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Style 800

Capacity Without Sacrificing Appearance

What is all of this talk going around about air capacity and "looks"?

Bet you when you stop and think it over, you, too, think about that other side of the question of air capacity.

The side of how to get the greatest free air capacity without sacrificing looks.

A plain hole in the wall will give capacity, but will be a darned ugly thing to look at.

We have the answer to your problem.

It is our No. 800 baseboard register.

To begin with, it has a greater free

Air capacity than any other register on the market. And then it has the looks.

The frame is made from a solid sheet (not strips riveted together) and the stackhead can easily be bent over the edge to prevent streaky walls.

800 is made in all sizes and depths with removable face. The price is right, too, which helps to make everything else right.

Send for Catalog No. 76 and see for yourself.

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A REAL MALLEABLE RANGE which you can retail at a good profit for. \$100.00



Lewis C. Matthews

Back in Business

About two years ago Mr. Matthews decided to retire from active business—he felt that his thirty-five years of activity in the range business entitled him to a rest. For eight years prior to his retirement he was vice-president of the Engman-Matthews Range Co., South Bend, Indiana, where he was in full charge of production—prior to that he was superintendent for twelve years at the plant of the Malleable Steel Range Co., South Bend, Indiana. His first experience as a range builder dates back years ago when he was superintendent of the Majestic Range Co., St. Louis, Mo.

Energy, combined with a desire to again become active resulted in the formation of the Matthews Banner Range Co., of which he is president. Mr. Matthews has always felt the need of a range combining compactness, as well as durability, and using his years of practical experience he has produced a new range combining these features.

Enamelled Splasher. Enamelled Panel in Oven Door and Enamel Panels in High Closet Doors. Highly polished top, lids and anchor plates. No stove blacking required. Malleable castings used wherever necessary to insure strength and prevent breakage. Will burn either hard or soft coal with complete satisfaction. Fire box linings made in sections, extra heavy, and with hot blast holes which cause all heat in fuel to be utilized. Supplied with or without reservoir.



MATTHEWS BANNER RANGE CO. SOUTH BEND

INDIANA

Founded 1880 by Daniel Stern

Thoroughly Covers
the Hardware, Stove,
Sheet Metal, and
Warm Air Heating and
Ventilating Interests

AMERICAN ARTISAN and Hardware Record

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CHICAGO, FEBRUARY 11, 1922.

\$2.00 Per Year.

HARDWARE OFFICERS ADVISE CASH BUSINESS.

Making allowances for the exceptions to the rule, it may be stated as a general truth that a retailer can not successfully perform the functions of banker to his customers.

It entails too great a burden upon his resources and limits the development of his business.

This is so well recognized that it has received special consideration by three prominent officers of the hardware associations during the present week.

Arthur J. Scott, Secretary of the Michigan Retail Hardware Association, told the convention of his organization in Grand Rapids, February 8th:

"We should place our business on a basis just as near to the cash system as possible. Some of us feel that we can not operate strictly upon the cash basis, but we can all of us improve upon our present credit system. A settlement by notes will reduce our open accounts and enable us to have the use of our capital in order to comply with the credit terms of those from whom we buy."

Secretary Scott's counsel is borne out by the practical experience of the President of the Michigan Retail Hardware Association, Norman G. Popp, who in his annual message to the convention, says:

"The country merchant, under credit system, supplies what the farmer needs and for which he must have credit, while the farmer sends his money to the mail order house for the things he only half needs. A cash store can encourage diversified farming, add to the

community by keeping the money at home, and help build up the home town. It would encourage thrift instead of extravagance."

Another aspect of the matter is discussed by Louis Hirsig, President of the Wisconsin Retail Hardware Association, in his annual address to the convention of that body this week in Milwaukee, Wisconsin. He says:

"If you are not giving a discount for cash, you are putting a premium on sales on account. Your association officers have recommended that you give three per cent cash discount on all cash sales, or two per cent on all accounts paid on or before the tenth of the month, and charge six per cent interest for sixty days. Every merchant doing business on these stated terms or modified terms will have money in going through this readjustment period to meet his obligations and have a fair return for his investments; and by so doing will be practising business ethics in his own business."

The temptation to give liberal credit in order to attract more customers is one of the harmful enticements against which the retailer should fight for his own good.

In practically every case where a hardware dealer has changed from a credit to a cash basis, the transition has been accomplished without serious loss of trade.

If, therefore, you handle the matter with tact and patience, you need have no fear of antagonizing your customers by making this change.

Random Notes and Sketches.

By Sidney Arnold

A PECULIAR example of the relativity of things is narrated by A. M. Doll, treasurer Lovell Manufacturing Company, Erie, Pennsylvania, as follows:

All the neighbors wondered how Silas Johnson and his wife got along. She was generally conceded to be a cantankerous sort, but so far as anyone knew, Silas had never been heard to utter a complaint. Then Silas died and Jeremiah Boggs felt at liberty to tell the story.

"Silas did complain—sort of—just once," he said. "We was up loggin' an' Silas was sort of limpin' around and sayin' how his shoes hurt him. So I ast him why in tarnation he wore shoes that was too small and Silas sez, sez he:

"Well," he sez, "I always buys 'em too small. When I got on tight shoes," sez Silas, "I forget all my other troubles." Yessir, that's the only time I ever really heard Silas criticize his wife."

* * *

The force of habit is one of the strongest influences in life, observes Louis Hirsig of Madison, Wisconsin, retiring president of the Wisconsin Retail Hardware Association.

He tells about a surgeon in his town whom the club librarian was obliged to reprimand.

"They caught him absent-mindedly removing the appendix from the book he was reading," explains Brother Hirsig.

* * *

In selling goods it is important to get a notion of what the customer considers the most important feature of the commodity.

What you think is the most important may not be of much significance to him, says R. W. Blanchard, manager of the Chicago office of Hart and Cooley Company. He exemplifies his meaning with this story:

A Kentucky officer returned after

three years' service in the army, part of the time overseas.

He was met at the railroad station by his servant, Amos, a venerable colored gentleman of the older generation.

"How's everybody?" eagerly queried the returned officer. "What's the news?"

"Ain't much news, Marse John."

"What, no news! Surely something must have happened whilst I was away."

"No," replied Amos, "ain't much news, Marse John; yo' dog died."

"What, my dog died?"

"Yes, yo' dog died from eatin' burnt hoss meat. Y'see, when the barn burnt down, yo' hoss got burned up, that how it comes yo' dog eats the burned hoss meat. Y'see, when yo' house got on fire from the curtains—"

"My God! My house—"

"Yes, y'see, when yo' curtains caught fire from the candles on yo' mother-in-law's coffin—"

"What! My mother-in-law's coffin?"

"Yes, y'see, when yo' wife run away with the chauffeur, the shock killed yo' mother-in-law, and that how it comes yo' dog died of eatin' burnt hoss meat."

* * *

I enjoyed a visit this week from L. H. Soper of the Intermountain Stove and Furnace Company, Salt Lake City, Utah. He says that business prospects are very encouraging in his part of the country.

* * *

Who says the days of Chivalry and Chesterfield are gone. Couple of weeks ago Roy Harrison, "Charlie" Biek and Arthur Fraze, all of the Rudy Furnace Company, Dowagiac, Michigan, were strolling down "Boul Mich," Chicago, when they spied a fashionably dressed young woman walking toward them, serenely unconscious of the fact that she had forgotten

to finish her toilet—she had neglected to buckle her "galoshes."

Like a knight of old—hat in hand, with a bow that would have done credit to Chesterfield himself—Roy went to the rescue.

"Lady, pardon me, but you have forgotten to buckle your overshoes. May I," and down on his knees he went.

What could the girl do? Graciously she permitted him to buckle her galoshes and a few minutes later, when the three Rudy knights had gone on their way, happy in the thought of a good deed done, quickly and surely the buckles were unfastened again and all was well.

* * *

J. E. Ellis, secretary and manager of the Independent Stove Company, Owosso, Michigan, submits the subjoined questionnaire and says one guess ought to hit the answer:

"What nationality is that prisoner?" asked a visitor, making her first tour of the county jail.

"Well, I'll let you guess for yourself," returned the keeper. "He's in here for fighting with five civilians and two cops."

* * *

Make your business a source of happiness, if you want to make it a success. Some of the old-timers like to brag about how they worked eighteen hours a day. They lacked system and missed the real purpose of work. Here's what will happen to you if you let business absorb your whole life:

Some Day.

Some day, when all my debts are paid,
When there is naught to worry me;
Some day, when all the plans I've laid
So well turn out successfully;
Some day, some day I'll quit the strife
And rest and take some good of life.

At last the well-made plans matured.
"Tis well," said he, "the time's at hand."

But lo, the scene that once allured
Was now to him but desert land,
And all the sunset's glowing dyes
Were dull to his unpracticed eyes.

"Deck all the house tonight," he said,
"And bid a merry party in.
Let every room be opened wide,
Till all the walls resound the din,
Let every room be opened wide,
We'll play," he said—and, saying,
died!

—The National Magazine.

The Latest News About Stoves and Ranges

Items and Discussions of Interest to the Manufacturer and Retailer of Kitchen Ranges, Heating Stoves and Accessories.

Returns to the Active Business of Producing Ranges.

The fascination of production and the pleasure of watching high grade quality work its way into the good will of the trade have proved too strong for the resolution of Lewis C. Matthews of South Bend, Indiana.



Matthews "Banner" Coal Range, Made by Matthews Banner Range Company, South Bend, Indiana.

About two years ago Mr. Matthews firmly made up his mind to retire from business. He had been active in the stove and range manufacture for thirty-five years and he thought that he needed a long rest.

For eight years before his retirement he was vice-president of the Engman-Matthews Range Company, South Bend, Indiana, in full charge of production.

Prior to that time for twelve years he was superintendent at the plant of the Malleable Steel Range Company in South Bend, Indiana.

He began his career of range

builder as superintendent of the Majestic Range Company of St. Louis, Missouri.

Realizing that there was an immense satisfaction in applying the knowledge of a lifetime rather than in taking it easy in doing nothing in particular, Mr. Matthews has returned to the field of manufacture.

He is now president of the re-

Triple wall construction—with the outside wall of polished steel, the middle wall of pure asbestos, and the inner wall of heavy gauge steel—is one of the features of this coal range.

Nebraska Stove Firm Enlarges Its Manufacturing Plant.

As a consequence of the growth of its business, the Howard Stove and Furnace Company, Ralston, Nebraska (a suburb of Omaha), has found it necessary to double its ground area and add another large building to its already extensive plant.

This is the only firm in Nebraska manufacturing stoves, ranges, heaters, and furnaces.

The foundry and nickel plating plants of the Company are said to be the largest west of Chicago.

The Union Outfitting Company, Omaha, Nebraska, is one of the big firms of retailers which sells the Company's entire line of stoves, heaters and ranges.

Finds It Impossible to Do Without AMERICAN ARTISAN.

To AMERICAN ARTISAN AND HARDWARE RECORD:

In my work I feel that it would be impossible for me to get along without your magazine.

I get a great deal of good out of it and feel that every dealer selling stoves and furnaces as well as hardware should receive a copy of it each week so that he can keep up to date in regard to different lines.

Yours very truly,

J. M. THOMPSON,
Creston Hardware Company.
—, Iowa, February 4, 1922.

No man who has half-gone into this cost system business will be without it in running his retailing business.

cently organized Matthews Banner Range Company, South Bend, Indiana, a firm which is engaged in manufacturing gas ranges, coal ranges, and combination ranges.

The Matthews "Banner" Coal Range, shown in the accompanying illustration, is proof that Mr. Matthews has lost none of his skill and craftsmanship.

The graceful design of this new range, which is made of malleable castings wherever necessary, is sufficient evidence of the kind of production which will be carried on by the new Company.

Accurate Analysis of Trade Conditions Is Feature of Convention of Michigan Retail Hardware Association.

Practical Methods Are Outlined for Successfully Dealing with Merchandising Difficulties and Increasing the Dealer's Profit.

INTENSELY practical and accurate in the analysis of present business conditions and at the same time hopeful with the courage of skill and knowledge, the Twenty-Eighth Annual Convention of the Michigan Retail Hardware Association, held February 7, 8, 9, and 10, 1922, in Hotel Pantlind, Grand Rapids, Michigan, gave greater values to those in attendance than any former gathering of the organization.

None of the speakers at the various sessions attempted to minimize the difficulties which confront the hardware retailer during the coming year.

There was neither the unreasonable exaggeration of sentimental optimism nor the illogical discouragement of pessimism in any of the speeches and discussions.

In consequence of this spirit of accuracy, the delegates were enabled to estimate the remedies proposed for better business and to realize the necessity for the plans outlined to them for concentrated merchandising during the coming months.

By reason of this scientific attitude toward the problems of the retailer, a substantial basis for confidence and good cheer was established throughout the sessions.

Tuesday, February 7, 1922.

More than a thousand delegates registered at the convention office of Secretary Arthur J. Scott, in the Klingman Furniture Exhibition Building at the corner of Ottawa Avenue and Lyon Street, Grand Rapids, Michigan.

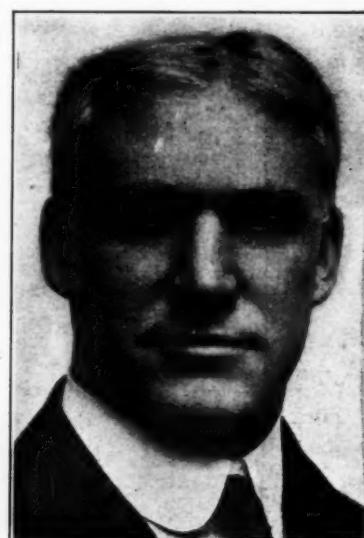
The delegates from Saginaw, as usual, showed up strongly and made themselves known by singing "Saginaw" to a nerve-tingling tune which put everyone in good humor.

Secretary Arthur J. Scott deserves and was given unstinted praise for the enthusiasm, earnest-

ness, energy and cleverness with which he managed the complicated details of the preliminaries to the Convention and for the genuineness of the good fellowship with which he welcomed the members to the annual gathering.

He is a tireless worker, a friend true as steel to everyone connected with the Michigan Retail Hardware Association, a wise counsellor, and a dynamo of inspiration and cheerfulness.

Most of the forenoon was spent in visits to the hardware exhibits



Charles A. Sturmer, Elected President
Michigan Retail Hardware
Association.

housed in the Klingman Furniture Exhibition Building.

The opening session of the Convention began Tuesday afternoon, at 1:30 o'clock in the Assembly Hall, Hotel Pantlind, with an invocation by Past President Charles M. Alden of Grand Rapids.

The assembled delegates then sang the national anthem, "America," led by William Moore of Detroit, Treasurer of the Association.

A charming ceremony took place at the close of the singing in which Retiring President Norman G. Popp

was presented with a gold ring bearing the insignia of the Michigan Retail Hardware Association.

After an address of welcome by the Honorable John McNabb, Mayor of Grand Rapids, and an appropriate response by Charles A. Sturmer, Vice-President of the Association, came the annual message of Norman G. Popp, the salient features of which are herewith reproduced:

Summary of Address by President Norman G. Popp.

"I want to present the question as to whether or not credit is essential to retail merchandising and if it would not be logical, as well as beneficial to conduct retail business on a cash basis. It deserves our earnest consideration.

"A change to cash business would be a most radical departure from our present methods of retailing. Our decision must, therefore, be made only after a most thorough and painstaking inquiry into all phases of the subject and of the effect such a change would have on business.

"Although slow to be convinced and in the face of many objections, I have come to believe that the proper way to retail goods sold for immediate consumption is on a cash basis. It is from this position that I shall present the facts I have gathered in support of it.

"A 5 and 10 cent store starts from the most humble beginning, and the world's tallest building on Broadway is evidence of its success.

"A mail order house advances until its business has grown into the millions. Credit business creates loyalty and assures the merchant a larger share of customers' business. How often have you seen just the opposite occur; and herein lies one of the greatest abuses of credit. You have had it happen that your

credit customers would take their cash money and send away for something you might have sold him, which would have netted you a nice profit.

"Credit encourages freer buying. Too free buying is another name for extravagance. Extravagance is a burden which bears heavily on all business. Discontent, dissatisfaction, financial worry, can be traced to the door of extravagance, buying beyond one's means.

"The strongest competition the country merchant has is the mail order house. It has been argued that credit is a method of meeting this competition. It is now an open question if retail credit is not the very greatest help to the mail order house.

"The country merchant, under credit system, supplies what the farmer needs, and which he must have credit for, while the farmer sends his money to the mail order house for the things he only half needs. A cash store can encourage diversified farming, add to the community by keeping the money at home, and help build up the home town. It would encourage thrift instead of extravagance.

"The business that plays fair, faces competition intelligently and not blindly, and leans heavily on brains, good salesmanship, fair dealing, and good quality, will be victorious. To these, a New Year of competition is a New Year of opportunity.

"While the sky is still dark, the clouds are now breaking. The challenge of the year is for courage and strenuous endeavor. If we go forward with the spirit of expectancy and unafraid of hard work, we shall reap a good measure of reward."

At the conclusion of his annual message, President Norman G. Popp announced the appointment of the following committees:

Nominations—Charles H. Miller, Flint, Chairman; Charles Gartner, Wyandotte; Frank Trude, Traverse City; J. H. Lee, Muskegon; J. D. Puff, Fremont; J. B. Foreman, Alpena; Adrian DeWindt, Evart.

Resolutions—O. H. Gale, Albion, Chairman; F. E. Strong, Battle Creek; Erwin E. Schmid, Ann Arbor.

Legislation—Frank L. Willison, Climax, Chairman; J. Charles Ross, Kalamazoo; C. L. Glasgow, Nashville.

Sergeant-at-Arms—Ernest Wise, Kalamazoo; C. H. Leedle, Homer.

Question Box—J. Charles Ross, Kalamazoo, Chairman; Scott Kendrick, Ortonville; George W. Lee-dle, Marshall.

Auditing—A. J. Rankin, Shelby, Chairman; George W. McCabe, Petoskey; George L. Gripton, Britton.

Constitution and By-Laws—Charles A. Ireland, Ionia, Chairman; F. A. Harms, Detroit; William Yost, St. Louis.

Lee H. Bierce, Secretary of the Grand Rapids Association of Commerce, spoke on international economic conditions, and said that the United States being now a creditor nation no longer needs as great a protective tariff as when she was a debtor nation.

He was followed by J. W. Griest, Manager 'The Retail Merchants' Institute, Chicago, who discussed the need of education in business and urged cooperative advertising by merchants of varied lines.

Informal talks were then given by A. H. Nichols of Buhl Sons Company, Detroit, Michigan, who urged more intensive cultivation of business opportunities, and by Etta Cohn, Manager AMERICAN ARTISAN AND HARDWARE RECORD.

"The woman customer," she said, "should be treated with patience and courtesy.

"Even if she wears out your patience when purchasing a package of tacks, do not lose your forbearance because a woman's good will means much to your business, as it is she who has the say-so when it comes to the purchasing of big things such as stoves, electric washer, electric utilities, etc.

"It is well to remember," she added, "that although it may take a woman ten or fifteen minutes to buy a five-cent package of tacks, when it comes to the big things she usually decides quickly. The wom-

an is the purchasing agent of the home. She is actuated by a desire to get the best in material, quality and service for her home. Your greatest profits will come from a proper understanding of this fact and the practice of such methods as commend themselves to your women customers."

Tuesday evening, the delegates and their ladies attended the theater party at the Empress Theater, where an entertaining vaudeville program was enacted for their pleasure. An estimate of the crowd in attendance warrants the statement that nobody missed the show.

Wednesday, February 8, 1922.

After community singing by the delegates, Wednesday morning's session began with an address on the subject of "Turnover" by A. L. Kommers, Antigo, Wisconsin. Here are some of the interesting paragraphs of his talk:

Instructive Paragraphs from Address by A. L. Kommers of Antigo, Wisconsin.

"Do you know, gentlemen, who persuaded me to go into the hardware business; do you know who has made it possible for me to stay in business?—my friends.

"The only way to have a friend is to be one. A good habit of the friendly man is that it is so easy for him to smile. Another good trait in business is politeness; it is another rung in the ladder to success. It often succeeds where all else fails, and the best part of it is that like smiling it doesn't cost anything and is worth more than its weight in gold, and he who cultivates it will find success easy.

"I am a subscriber and reader of three trade journals. You can't in these days gain too much knowledge of your business. Knowledge is power. One of them contained an article on four-strand rope. So I wrote a certain jobber for four feet of $\frac{1}{8}$ four-strand first quality rope. In the course of a few days the rope came and with postage amounted to fifty-one cents. One end I bound up, and again at thirty-three inches, the balance I unwound and combed out with a curry comb.

"I did the same thing with a

piece of three-strand rope and with few exceptions, all could tell the four-strand from the three-strand. When a customer seemed to be interested I would show him where So-and-So had ordered so many feet.

"In the middle of June I had sold rope for twenty-eight barns, four thousand four hundred and sixty-eight feet, very near four coils. Investment fifty-one cents, sales four hundred and twenty-four dollars and twenty-six cents.

"When the rope came I put up one order after another, so that I had rope strung from one end of my little store to the other, in the windows and out in front, never forgetting the big red tag and sold to So-and-So.

"A great help to stock turnover is the parcel post. It is an every-day occurrence to have a customer come into my place and say, 'Been in every store in town; you haven't got it either; thought I would try you, anyway.' If I haven't got the article out comes the price book and catalogue. 'I will have it here day after tomorrow.' That gets him. He would rather wait two days and pay more to get just what he wants, than pay less and get something not just to his liking, there may be exceptions, but that's service.

"My right-hand man in business is the want book; I also carry a vest pocket memorandum so if things come to my mind, I put it down and later in the want book. In selling I watch the stock. If I am long on the large size of Three-in-One oil, I push that and vice versa, and this is also true of many items too numerous to mention.

"May I say how easy it is not to turn your stock. Supposing I didn't read trade journals, had no want book, never smiled, carried a grouch, extended no favors and bought 1½ dozen of lanterns instead of ½ dozen and 3 dozen flour sifters instead of 1 dozen, 1 dozen wash boilers instead of ¼ dozen, and so on all the way through.

"Then I would tie up \$3,000,000 in stickers, leftovers and slow movers.

"Goods well displayed are half

sold. Eighty per cent of my stock is accessible the instant a customer enters my store; they are greeted pleasantly. This gives them the feeling at home spirit and if busy proceed to wait on themselves. When people who are not regular customers of the store don't wait on themselves I suggest it to them. Doing all my own work from washing windows to writing checks it goes a long way in waiting on those who need suggestions to make their decisions.

"You will agree with me when I say you would rather go to a store where the proprietor and clerks, although busy, greet you with a smile and wait on yourself, than in a store where a half dozen indifferent clerks would be ready to wait on you. This idea, having a good location, nice store, complete stock and fancy fixtures may help but doesn't always make one successful in business. If so I for one would be a failure."

Colonel H. A. Pickert of Detroit gave an address on "What the Jobber Expects and Demands of the Retailer and What the Retailer Should Demand and Expect of the Jobber."

Some very sound and profitable advice on auto accessories as a source of income for the hardware retailer was given by A. H. Nichols, Buhl Sons Company, Detroit, who among other things said:

Helpful Paragraphs from Address by A. H. Nichols, of Buhl Sons Company, Detroit, Michigan.

"Merchandising today is a profession. In order to be successful, merchants must be students. If you were to visit the hardware departments of the great department stores or the big catalogue houses, you would find that the men in charge are not as well posted on general hardware as the majority of men in this room; and yet they are very successful, simply because they are students of the Art of Merchandising.

"The Five and Ten Cent stores carry no different lines of merchandise than other merchants, yet they are more successful, simply because they are able to display their mer-

chandise in a more attractive manner, the goods in greatest demand always being displayed so as to catch the visitor's eye, no goods being kept in dark or unsightly places.

"It matters not whether your store is located on the four corners of the road, in a village or in the city, your customers are coming to you with motor-driven vehicles.

"In spite of the facts I have mentioned, we find hardware dealers who say they do not sell automobile accessories. Many are evidently laboring under the impression that automobile accessories consist of many new inventions, some of which may be successful, but the majority are failures.

"Why, from the very first day that you sold hardware, way back in the days of the ox team and the tallow candle, the hardware dealer was a dealer in automobile accessories! Think of the millions and millions of wrenches, hammers, pliers, screw drivers, oilers, punches, cold chisels, and such goods that are necessary for each motor-driven vehicle.

"It may be necessary to add a few items. Is there any line to which you have not added new goods? You have always sold thermometers and other heat regulators. Should you not sell moto-meters? Grease for wagons and oil for threshers and movers have always been included in your stock. Why should you not carry in stock higher grade oil and grease to be used by the motor-driven vehicle?

"Friends, automobile accessories are your birthright, for you always have and always will sell them. The profit is better than any other one line you carry. It is up to you to demand that which rightly belongs to you, and rearrange your store to comply with advanced methods of hardware merchandising. This you can not do until you have established it within yourselves, for no one can meet with success until they have gained a certain confidence, that you are absolutely sure is correct."

Herbert P. Sheets, Secretary of the National Retail Hardware As-

sociation, took the place on the program of Rivers Peterson, International Hardware Bulletin, and spoke on the topic of "Business Ethics."

He called attention to the merchandising practices of many jobbers and retailers which are not strictly in accord with good ethics and business integrity. He showed how easily these practices could be changed to the benefit of everyone affected by them.

"Making Service Pay" was the subject of an extremely interesting address by Fred High, Department Editor of the *Billboard*, and President of the National Community Association, Chicago. Mr. High said in part:

Striking Passages From Address by Fred High, Chicago, Illinois.

"One of America's greatest statisticians who is employed by 200 Chicago banks stated in an address at

I did when four doctors told me that I would be dead before spring with tuberculosis. From what I knew of myself I decided that what I needed was a change of climate and a change in my mode of living. I saw that the air of the Alleghany Mountains did not agree with me, and I moved to Pittsburgh where the air was pure. I quit gulping down bottles, it seemed barrels, of cod-liver oil, and started in on some deep breathing exercises, took some pills for a complaint called rheumatism, and have never lost a day's work from that cause since.

"Suppose the experts do tell you that there were 19,817 failures last year and that there will probably be 10 per cent more this year than there were last, your course of action, it seems to me, should be to cut down your overhead, increase the volume of your business, expe-

merchant should have at this time is a program. Lay out your plans.

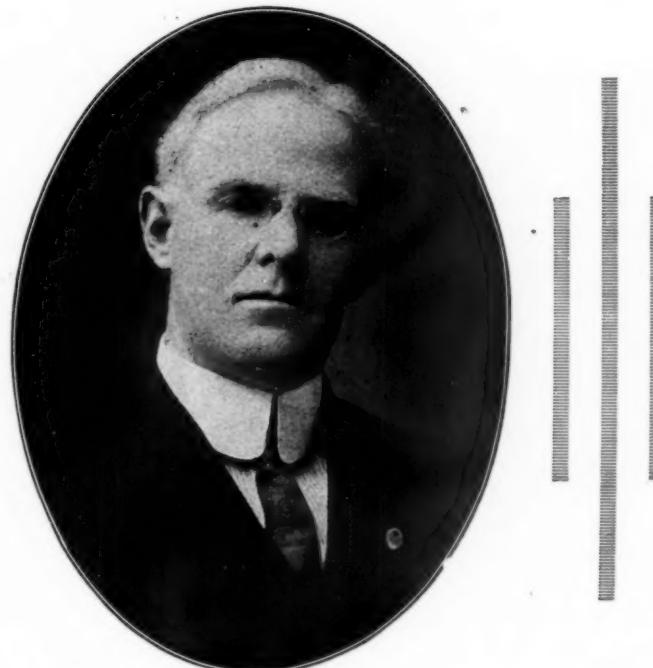
"Put to practical tests the Rotarian motto: 'He profits most who serves the best.' Cut out some of your public prayers at church and take more time to putting the Golden Rule into practice in your store and in your dealings with your fellowmen, and you will find that it is good business to do so.

"Up in North Dakota they have had bad crops for several seasons, they have been in a political battle that has been raging for many years. Some of the merchants and bankers of our eastern section look upon North Dakota as being a vest pocket edition of Soviet Russia. But through it all there is one merchant in North Dakota who has kept his face to the front. I mean Fred Mann, of Devils Lake. He is president of the North Dakota Retail Merchants' Association.

"He has increased his sales from nothing. He started with \$1,600 worth of goods bought on credit until last year he did a gross business of \$500,000. He also started a little store at Cando, a village of less than 1,000 population and there did \$120,000 cash business last year.

"Devils Lake is a town of 5,100 population. Fred Mann has 5,500 families on his mailing list. How many have you? He studied the mail order catalogue business and put forth intelligent effort to meet it. He didn't make the fool mistake of saying: 'Don't do anything, every knock is a boost.' He faced the stern reality. Last spring Sears, Roebuck & Co. shipped 80 carloads of catalogues to Fargo and then put them in the mails. Fred Mann met that situation and won out.

He says: "Our most successful trade promotion methods is something of a social nature, or in the line of entertainment. We find it pays big to spend money in entertaining the people of our city and adjoining territory, making them feel at all times that they are very welcome, and that we are endeavoring not only to give the best possible, but to furnish them merchandise of quality and price equal to any store in the United States.



A. J. Scott, Re-Elected Secretary Michigan Retail Hardware Association.

a meeting of the Kiwanis Club of Chicago only a few days ago that it was his certain judgment that 1922 will be very much of a continuation of 1921 and that the slow process of doing business on the basis of declining prices, declining wages and declining profit will go on and will continue into 1923 before there is much of an upward turn.

"Now, don't get panicky. Do as

dite your turn-over and study your sales with a view of safeguarding your customers' credit.

"I know I'd be a whole lot more popular if I were to tell you that business is about to boom, wave Old Glory, paint the lily of Michigan politics white and oratorically save the world, bring on the millennium and drill in a gusher in your back year.

"The one big thing that every

"You are more than business men. You are missionaries for a better day, for more pleasure, greater prosperity and a nobler culture. So take yourselves more seriously than did the men who kept store in the years gone by."

"Such times as these develop nerve, the fighting spirit, the determined purpose, such times develop merchants out of store keepers and such business as we do now develops efficiency, force and character."

Wednesday afternoon was devoted to visits of inspection and study in the Exhibit Hall of Klingman Furniture Exhibition Building, where hardware and kindred lines were on display.

The evening of Wednesday, the Exhibit Hall was thrown open to the public, while the delegates to the Convention assembled in executive session to receive the annual report of Secretary Arthur J. Scott and Treasurer William Moore.

Distinctly encouraging in its review of the work and service of the Association was the report of Secretary Arthur J. Scott, the main paragraphs of which are herewith set forth:

Extracts from Annual Report of Secretary Arthur J. Scott.

"My advice in buying would be the same as given in my report last year. Keep a well assorted stock and buy in small quantities, always keeping in mind that 'A lost sale is a lost profit.' It is necessary for you to have the goods when called for, if you are to serve your community. If you are not in a position to serve it, the trade will go elsewhere.

"We should place our business on a basis just as near to the cash system as possible. Some of us feel that we can not operate strictly upon a cash basis, but we can all of us improve upon our present credit system. A settlement by notes will reduce our open accounts and enable us to have the use of our capital in order to comply with the credit terms of those from whom we buy. Jobbers and manufacturers are drawing the lines closer on

credits and if we adjust our business accordingly, it will eventually place the entire hardware trade upon a better basis.

"The record of our Association since our last convention shows gratifying progress in all departments. We have achieved a number of important accomplishments in the interest of the hardware trade and the membership, as a whole, has displayed a greater degree of active interest than ever before.

"We have made another very fine showing in the matter of membership, and in spite of the large number of business changes that have occurred, we can show a large gain for the year.

"The matter of insurance is of vital importance to all of us and I am pleased to report that Michigan is better off in this respect than any

group meetings. Thirty were held during the past year, practically covering the entire State. Every meeting was a success. They were well attended and our members were in every instance, desirous of having them continued.

"The Association movement in general has received the loyal support of the Trade Journals during the past year and I believe that we all should read as many of these publications as we can."

At the close of Secretary Scott's report came a brief summary of the financial conditions of the Association by Treasurer William Moore of Detroit, showing a satisfactory state of the funds of the organization.

The rest of the evening was devoted to a discussion of topics presented through the Question Box in charge of J. Charles Ross, Kalama-



William Moore Re-Elected Treasurer Michigan Retail Hardware Association.

State in the Union, for the reason that we now have five Hardware Mutual Fire Insurance Companies authorized and licensed to do business in the State, and any ordinary stock can be entirely covered by these companies. For several years they have returned to the assured from 40 to 60 per cent of the premiums, which is certainly a very creditable showing.

"I am very enthusiastic about

zoo; Scott Kendrick, Ortonville; and George W. Leedle, Marshall.

Thursday, February 9, 1922.

The first address of Thursday morning's session was delivered by L. B. Gee of Whitehall, Michigan, and dealt with the matter of sales promotion.

After brief discussions of this topic by several of the delegates came an address by W. S. Felton, Engadine, Michigan, on the topic

of "Buying." Here are some of the valuable passages from Mr. Felton's address:

Interesting Passages from Address by W. S. Felton, Engadine, Michigan.

"Why do we buy? To sell and make a profit? No, that isn't it; we buy to supply human needs, to make our patrons happy and prosperous, and the selection of merchandise should be governed by the needs of the people we serve.

"When debating whether to buy or not to buy an article under consideration I ask myself the question, "will it be useful to someone who deals with me?" and the answer decides.

"The individual characteristics of our customers influence our purchases. To illustrate: The carpenter wants a high-grade handsaw but the average farmer wants a moderate priced one for occasional use and to lend to friend neighbor, but when Mr. Farmer wants a crosscut saw or an axe, something to use all day and several days in succession he wants the best.

"When do we buy? We study our territory, anticipate the need before the other fellow is aware of it, order in time to have the goods when the need arises, and often educate the customer to the need.

"In making purchases two attitudes should be available for instant use, a receptive one for the traveler representing the regular source of supply, and a bomb-proof one for the tramp specialty chap who wants to load you to the limit and drift on, sending a stranger to collect.

"The travelers with good houses are high-grade men, and are the country merchant's most useful friends. Meet them half way and they give their best freely.

"The nature of their training equips them to be educators and missionaries, and they make good in the hardware world."

The next address was made by Fred C. Richter, of Traverse City, Michigan, who took for the title of his talk the highly significant sentence, "He Can Who Thinks He Can." Some of the striking parts

of Mr. Richter's address are here-with reproduced:

Inspiring Lessons from Address by Fred C. Richter of Traverse City, Michigan.

"I have in mind two customers who bought talking machines one bought and sold twenty machines that fall just because he thought he could while the other bought one and was obliged to sell that one below cost just because he thought he could not. Sometimes a dealer has not sold himself on an article he buys.

"How many dealers after they have been sold and bought an article from a manufacturer or jobber try to post their sales force on that article? Isn't it a fact that a great many times the article arrives, is uncrated, the cost and selling price is placed on it by the buyer and it remains in stock longer than it should just because the salesmen have not been given proper information.

"I recall a dealer who is not in this room, never has been and never expects to be just because he claims he is too busy to attend conventions of this kind, who purchased an electric wash machine nearly a year ago because he had some inquiries and thought the field was open but if you would go into this dealer's store today you would find this same machine still in the crate in which it was shipped while his prospects have bought electric wash machines in his neighboring town.

"Another thing is price reductions, how many of the dealers today are following the market changes as closely as they did two years ago and are marking their goods accordingly? This brings to my mind a dealer who purchased some goods of a jobber but before they arrived some of them had dropped in price and he told me that he had written that house and he told them that unless they were willing to stand the decline that he would refuse the shipment. Afterwards I told him that compressed air sprayers had dropped and he told me that he only had a few on hand and was not going to reduce his retail price that season.

"I believe that when everybody gets over thinking he can enjoy low prices at the expense of others and high prices for himself the situation will improve.

"Sell yourself, sell your clerks and resolve that you will sell more hardware in 1922 than you did in 1921, for after all no matter what station of life we occupy or business we are engaged in, it is just a matter of having one aim or purpose with ambition and perseverance to carry it through."

The highly important matter of the relation of the hardware dealer to his banker was constructively discussed by E. J. Foster, President Farmers State Bank, Grass Lake, Michigan. Among other things Mr. Foster said:

Synopsis of Address by E. J. Foster, President of The Farmers' State Bank, Grass Lake, Michigan.

"I want to drive home to you fellow hardware dealers this point that you can not do a shrewder thing than to cultivate a spirit of free understanding and cooperation with your banker and as a result there will be immense benefits not only to the banker and yourselves but also to the community in which you reside. Will the banker co-operate? Surely he will if he is of the modern type.

"To get the best results from this cooperation you should be frank and candid with your banker. Let him know your true financial condition and then demand of him to give you the financial aid you really need and are entitled to. If you have a successful business record back of you you are a reasonably safe risk.

"Your hardware insurance companies have found you to be safer risks by fifty per cent than many other classes of merchants and when you have enlisted your banker to give you the financial support that your business requires then set your jaw on the proposition and stay by the ship and prove of what kind of leather you are made.

"Now fellow hardware men there is work that you can do besides selling hardware and making money. Do something for your fellow men

and strike back at the unscrupulous solicitors and promoters who sap the community of the results of the peoples' thrift and enterprise.

"When these conditions are relieved they will have more money to buy needed merchandise and pay their bills besides add to their bank deposits. Here is where you can work to the financial betterment of your whole community and do it in a whole-hearted way. Some class of business men should take this stand; and why not you? You can do this by urging carefulness and caution at every opportunity.

"You again can perform a master stroke in the way of giving aid to stop the drift on the open sea of increasing taxation.

"Do you realize that there are now ten to twelve billion of tax-exempt securities outstanding? Do you realize the moral effect this will have on our people unless it is discontinued? Then, gentlemen, use your influence to have this condition corrected.

"Business and society needs men as never before with strong characters who will lead in the fight for that which is just and right. Let each one of us say here and now I will be such a leader in my community. Thereby you become a stabilizer of good citizenship in your locality."

The kind of a hypodermic injection which introduces protective serum into the blood and strengthens the body against harmful invasions is what Olin Mason Caward of Chicago had in mind as an illustration when he took for the title of his address the somewhat puzzling phrase, "A Shot in the Arm."

Certainly, it was not any numbing morphine of platitudes which he injected into the Thursday morning session of the Michigan Retail Hardware Association's Convention. His speech was tonic and awakening. Here are some of its inspiring passages:

Extracts from Address by Olin Mason Caward, Chicago, Illinois.

"It is a good thing to have a big association where every fellow can

be tagged with a badge, and one man is just as good as another—and as the old gentleman said, 'Yes, and a d— sight better.' It is good to have every man lose his identity for a little while in this kind of an organization, and catch the spirit of the big things that need to be done, and by some kind of a yell, send it down into the teamwork of each individual.

"The job I have this afternoon is pleasant rather than otherwise. I want to talk to you about building up the man power required to do things. You cannot do anything without man power. There is one boss you can never get away from—you, yourself. There is one manager better for you than anybody else in the world—you, yourself. There is one fellow who can make you get up in the morning and go out and do the things you have to do, and do them in the way you should do them—you, yourself.

"Be enthusiastic about yourself and your job. It is legitimate enthusiasm. There is a kind of modesty that is rubbing its hands and hoping somebody will recognize its true worth. There is another kind that shoots straight out and says, 'I am such and such.' That's the kind of a man I like to hire; I like to fire him, too, if he has estimated himself too highly. But I like to hire a man who isn't so disproportionately modest as to leave it entirely to me to find out all about him.

"The second thing is, all the physical fitness you can get. When I went into the service five years ago I weighed two hundred and twelve pounds. When I came out I weighed one hundred and fifty-six. I was not physically efficient when I went in. I could not do all the things required of the men.

"Gentlemen, I will say for your benefit that I think the worst habit to which men are addicted is the deadly sitting habit—not the tobacco or booze or swearing habit—but the habit of sitting down all hunched up, getting your feet up so the ideas can run down, getting your head and shoulders down into the seat of

the chair. So many times we find ourselves getting into this habit. Harry Tolles says, 'Standing on our livers and sitting on our stomachs.' And then we wonder why we are not physically fit and efficient, and why we can not stand a strain without going to pieces.

"I have not very much patience with a man who knows how to do something better than anybody else, who does not at least brag about the results, if he doesn't divulge the method. Life is an advertising proposition, after all. It is up to you and me, by the best means at our command, to let the world know—at least our part of it—what we have as stock in trade to put into business success, whatever it may be. So I say it is well for us to acquire the art of letting our enthusiasm loudly overcome our modesty.

"If you will take that little prescription and give yourselves a shot in the arm whenever you need it, you need never be blue or inefficient or self-deprecating any more. You can go *ahead* at the job you have."

At the close of Mr. Caward's address came the report of the Committee on Nominations and election of officers, which resulted in the selection of the following men to administer the affairs of the Association for the coming term:

President: CHARLES A. STURMER, Port Huron.

Vice - President: J. CHARLES Ross, Kalamazoo.

Secretary: ARTHUR J. SCOTT, Marine City (re-elected).

Treasurer: WILLIAM MOORE, Detroit (re-elected).

Executive Committee: NORMAN G. POPP, Saginaw; CASSIUS L. GLASGOW, Nashville; LEE E. HARDY, Detroit; GEORGE L. GRIPTON, Britton; R. G. FERGUSON, Sault Ste. Marie.

The afternoon was devoted to visiting the hardware exhibit which remained open until 6:00 o'clock.

In the evening a banquet and entertainment were given at the Coliseum.

Friday, February 10, 1922.

Friday forenoon was spent in placing orders with the various ex-

hibitors. In the afternoon an executive session was held, dealing with routine matters such as reports of committees, unfinished and new business.

Conventionalities

T. A. Warner is a mighty busy man these days rehearsing for the big "Jackson Sheet Metal Convention" but nevertheless he found time to look after Tuttle and Bailey's interests, and if other exhibitors booked as many orders as he says he did, this was a mighty successful exhibit.

Harry Neal was kind of worried Tuesday. His furnace hadn't arrived but it did finally show up and Harry was all smiles again.

No Michigan Convention would be complete without the display of the Independent Stove Company, Owosso. So complete is their line, they use an entire room, and it kept Robert J. Waddell, Robert L. Waddell, C. Weldon Waddell, John C. Pankow, Charles Bartholomew and C. E. Ellis busy every moment taking care of interested dealers.

Joseph Goldberg, popular sales representative of the Excelsior Steel Furnace Company, Chicago, who had come up to assist their Michigan man, C. L. Burch, likes the Michigan "bunch" so well he's hoping he can come again soon.

One of the most artistic and, with all, most practical exhibits was that of the Cleveland Metal Products Company. It kept E. R. Porch, district manager, and eight of their sales representatives busy answering questions, booking orders, etc.

Everybody in Michigan knows "Gilbert Moore," so no wonder the Michigan Stove Booth in his charge was always crowded with dealers.

It seemed like "olden times" to see A. E. Hall with a background of Marlin Firearms. Hall had to keep his eyes open as the Western Cartridge Company exhibit, presided over by Bart Lewis was right next to him, and he was a little worried for fear some mischievously bent person might load one of his guns.

Of course, "Gus" Ruhling and Frank J. Loughlin were on the job looking after the interests of Vaughn & Bushnell.

"Tom" Peacock and D. Carney reigned supreme at the Premier Warm Air Heater Company booth until Harry L. Wood and William Judd came in Wednesday afternoon. Then, of course, even popular "Tom" was eclipsed as it seemed everybody had to say at least "hello" to Harry Wood.

The Rudy Furnace Company booth was always crowded with dealers. How could it be helped when "Ned" Snyder, Bert Dunn, F. B. Freeland and "Tommy" Thompson held court.

One corner of the Exhibition Hall is always popular and that is where "Charlie" Nason displays the "Milcor" and other products manufactured by Milwaukee Corrugating Company. It seems impossible to resist "Charlie's" winning smile.

A new but by no means "neglected" booth was that of the Henry Foundry and Furnace Company, presided over by W. D. Cooke. Dealers couldn't resist stopping for at least a moment or two.

R. C. Walker, general manager of the Meyer Furnace Company, manages to take in all the conventions. How he does it is a mystery but he spent Wednesday helping G. W. Corman and C. R. Bloom greet their many friends, and then wandered on to another state convention.

The W. C. Hopson Company bunch were all there smiling and happy—W. C. Hopson, S. Hazenberg, W. Young, E. E. Behler and D. Witmer.

G. W. Fitch had a complete line of Auto Wheel Coaster Company products displayed.

H. W. Dieterich of the Elgin Stove and Range Company did a land office business. By Thursday he was half way through his second order book. No wonder he looked so happy.

Sure Frank Ederle, the popular secretary of the Michigan Sheet

Metal Contractors' Association, was right on the job. He never lets an opportunity slip by to boost for his Association and the Travelers' Auxiliary.

F. E. Woolley, manufacturers' agent of Ann Arbor, Michigan, missed his vocation. He should have been a jeweler—the generous way he was passing out hand hammered rings made while you wait to all visitors at his booth.

W. C. Quinn and E. P. Oviatt had their hands full explaining the merits of the Paramount line made by the Malleable Iron Range Company, Beaver Dam, Wisconsin. While Quinn talked, Oviatt booked orders, and vice versa.

Joe Stearns of the Stearns Register Company, Detroit, Michigan, spent a few hours at the Exhibition Hall, greeting his many friends.

But where was Blanchard?

Retail Hardware Doings

Arkansas.

A new hardware concern, the Coal Hill Hardware Company, has started in business at Coal Hill. Walter McSwain will be manager of the store.

California.

Mayor Glen Hickey will take charge of the new hardware store of Hickey Brothers at Ventura.

The Valley Hardware store of Clovis has been sold by Sam Mills to Charles Booher.

Florida.

The Charles Williams Hardware store of Tallahassee has been destroyed by fire.

Illinois.

Fred Muhlenbruch has sold his interest in the Carlinville Hardware Company at Carlinville to Joseph Wetzel and his brother Gus.

Indiana.

The Cook Hardware Company of Fortville has been incorporated with a capital of \$10,000. Incorporators are: J. M. Cook, C. H. Foster, W. I. Cushman.

Iowa.

Walter Meyer, an employe of the B. F. Lichy & Son Sheet Metal Works, 1127 Sycamore Street, Waterloo, has purchased the interest in the firm of the late Verne Lichy.

A. C. Bogge has purchased the hardware stock of Arthur W. West of State Center.

Kentucky.

R. S. Cole has opened a hardware store at 229 Tenth Street, Bowling Green.

Mississippi.

The Chambliss Hardware Company of Laurel has sold its Bay Springs store to J. T. and T. F. Alexander.

Big Variety of Topics Intensifies Interest in the Wisconsin Retail Hardware Association Convention.

Annual Meeting of the Organization Draws Almost Entire Membership to Its Sessions for Gainful Exchange of Ideas.

Pushing nationally advertised goods, greater use of parcel post service, city and country cooperation, domestic and world trade conditions, selling foreign-made commodities, cost accounting, industrial unrest, store papers, constructive collecting, and business ethics are among the variety of topics which were instructively discussed at the Twenty-sixth Annual Convention and Hardware Exhibit of the Wisconsin Retail Hardware Association, held February 8, 9, and 10, 1922, in the Auditorium, Milwaukee, Wisconsin.

Both as regards the number of delegates in attendance and the earnestness of their interest in the sessions, this year's meeting surpassed all former gatherings of the Association.

To the sustaining enthusiasm of Secretary-Treasurer P. J. Jacobs and his energetic and clever assistant, B. Christianson, is due a considerable degree of the success thus achieved.

Wednesday, February 8, 1922.

The first session of the convention was devoted to the annual meeting of Hardware Dealers' Mutual Fire Insurance Company of Wisconsin and the annual meeting of Hardware Mutual Casualty Company in Engelmann Hall of the Auditorium at 10 a. m. and 11 a. m., Wednesday.

Both companies have the same set of officers and both are virtually an integral part of the Wisconsin Retail Hardware Association.

O. P. Schlafer of Appleton, President of the insurance companies, was called to Seattle, Washington, by the serious illness of his son-in-law. His report to the annual meeting of the policyholders of the Hardware Dealers' Mutual Fire Insurance Company was read by Vice-president R. C. Murdock

of Beloit. Its text is substantially as follows:

Report of President O. P. Schlafer to Meeting of Hardware Dealers'
Mutual Fire Insurance Company of Wisconsin.

"The year 1921 has passed into history with practically the same accomplishments by this company as in 1920. A year ago I was able to report that our volume had increased twenty-four millions; the past year it increased almost the same amount in spite of the fact

it closed at 28 per cent. This is a trifle above the average since the company was organized eighteen years ago. With the business depression that is on nearly all over the country, we cannot hope for anything better during the coming year; but with our surplus close to one-half million dollars, we can stand an abnormal year without any thought of having to reduce our customary 50 per cent dividend.

"The rapid growth of our company necessitates a marked increase each year in our unearned premium reserve, which, in turn, makes it difficult to show much of an increase in surplus. Insurance companies that have had a falling off in business for 1921 have been able to show a handsome increase in surplus because of the unearned premium reserve that was released. Our assets increased \$229,439.87 as revealed in the annual report, a copy of which was mailed to you.

"A year ago we amended our articles of incorporation so that we could write the property of hardware and/or implement merchants and property in which they were financially interested when used for purposes other than their hardware and/or implement business. Jointly with the Minnesota Hardware and Minnesota Implement Mutual Companies we have arranged to take care of this business through an underwriter's policy known as the Federal Hardware and Implement Underwriters. This is a joint policy with individual liability which avoids the necessity of issuing three separate policies. On first class risks in protected towns we can take care of \$45,000.00 in one policy if desired. Automatically each company is bound for one-third. To date, we have written \$6,500.00 in premiums on this class of business, but this will have



L. C. Peck, Elected President Wisconsin Retail Hardware Association.

that our cancellations averaged a million a month.

"Our total premium writings exceeded a million and a half dollars, of which, one-quarter million was reinsured. This is an increase of \$300,000.00 over a year ago. Present indications point to a falling off in business for the first few months as compared with the past year. Stocks are at a low ebb, and with the policyholder learning this through his inventory, we expect to see it reflected in our renewals.

"We were favored with the usual low loss ratio until the middle of the year when it began to climb, and

to be materially increased to get an average. At present the dividend on this class of business is 30 per cent, and our experience will determine whether this is to be increased."

"The company is now licensed to transact business in all states, excepting the following: Connecticut, Florida, Idaho, Maine, Nevada, New Hampshire, Oregon, Rhode Island, Utah, and Wyoming. It is licensed in the Dominion of Canada and registered in the following provinces: Alberta, Saskatchewan, Winnipeg, Ontario and Quebec."

Address of President O. P. Schlafer of the Hardware Mutual Casualty Company.

"The eighth annual statement of this company, copy of which was mailed you, shows a total of \$531,018.18 business written during the twelve months of 1921. This is an increase of 63 per cent.

"Workmen's compensation increased 40 per cent, public liability 180 per cent, automobile 80 per cent and plate glass 52 per cent over 1920. These increases were made in spite of the fact that rates were reduced on all lines the early part of 1921. It is expected that rates for 1921 will remain practically stationary with the exception of plate glass.

"Due to the rapid decline in the price of glass and especially the last drop in November, another reduction of approximately 10 per cent in rates became effective in practically all parts of the country January 1st; and a further reduction may be expected in about two months. Many members that dropped this form of protection during the period of high rates are now insuring, and we are confident that we can again show the same gratifying increase in 1922.

"Automobile insurance has grown to be our largest line, and, as in former years, has been the most profitable. It will no doubt be of interest to you to know that in our statistics on the automobile end of our business it is shown that the average hardware man owns a car valued between \$1,400 and

\$2,500, as the greatest number of our policies are issued on cars of this class.

"Workmen's Compensation premiums written by most companies during 1921 showed a decrease over 1920. Owing to the fact that the Minnesota Workmen's Compensation Act was amended, making it compulsory for every employer of one or more to carry Workmen's Compensation Insurance, we were successful in securing 1,500 additional Workmen's Compensation policy-holders in that state; and were thereby able to show a marked increase in premiums. It is to be expected that there will be a slight falling off in premiums during 1922 on this line, due to the decrease in payrolls now taking place.

"Our assets increased 71 per cent over a year ago and our cash investments now total \$329,289.54. Of this amount, \$217,531.75 is in Fourth Liberty Loan Bonds. Because of our excellent experience, our dividend of 33 1/3 per cent has again been declared on all classes of business, except Workmen's Compensation. In line with all other companies writing Workmen's Compensation business, we are withholding dividends on this class for one year, until our experience has been fully determined."

All the officers and directors of both insurance companies were re-elected, as follows:

President: O. P. SCHLAFER, Appleton;

Vice-president: R. C. MURDOCK, Beloit;

Secretary-treasurer: P. J. JACOBS, Stevens Point.

Directors: E. H. RAMM, New London; R. M. BURTIS, Oshkosh; LOUIS HIRSIG, Madison; J. W. JONES, Racine; J. B. PIERCE, Brodhead, and JACOB KORNELY, Milwaukee.

Wednesday afternoon at 1:45 o'clock the delegates reassembled in Engelmann Hall and, after community singing led by M. R. Stanley, editor and manager *Shawano Republican*, Shawano, Wisconsin,

listened to a sincere and illuminating discourse on business ethics by G. H. Casey of Jordan, Minnesota, vice-president of the National Retail Hardware Association. He said in part:

Extracts from Address on Business Ethics by C. H. Casey.

"Business is at its best when moral integrity obtains. A reputation that commands respect and inspires confidence is the business man's most valuable asset. And 'the way to gain a good reputation,' according to Socrates, 'is to endeavor to be what you desire to appear.'

"Jobbers say that many retailers pay little or no attention to terms, permit bills to run long after they are due, and take discounts long after the discount date. I happen to know from a personal experience I had some years ago, in marketing a patented article, I was interested in, that several of the large jobbers were pastmasters at that very trick.

"But two wrongs never make one right and I would say the business man who falls into such habits, be he dealer or jobber, should realize that he injures himself more than the creditor, since it discredits him with the men with whom he does business. It is like cheating at golf, the man that does the cheating is the only one that really suffers.

"Most wholesalers and some manufacturers are willing to take back goods ordered through error, but that does not give the retailer the right to return goods to them without first getting their consent. This is a business courtesy and not an inherent right. Even worse than this is the refusal to accept goods ordered and shipped in good faith. It is rather inconceivable that such a thing should need discussion, but jobbers insist that this sometimes happens.

"The seller has a right to expect that shortages will be reported immediately upon discovery, yet jobbers say that too often their first intimation of shortages is the deduction from the invoice. There surely can be no excuse for giving a salesman an order just to get rid of him, and then cancelling.

"The selling of 'seconds' through favored agencies at prices which tend to demoralize that retailer's market is another trade evil calling loudly for remedy. Retailers believe the consumers should get the benefit of price advantage of 'seconds' through their regular buying channels. Manufacturers can not expect retailers to push the sale of their goods at gross profit less than the cost of doing business. There is no reason why retailers should work without pay.

"Some manufacturers have placed retailers in an awkward and unfair position making price comparisons with peak levels, to show how their product has declined, when those

were not averse to proclaiming their own virtue from the housetops and letting the public infer that the retailer is taking excessive profits.

"Neither can the retailer who pays his bills see why the jobbers have two or more prices for the same goods in the same quantity. Long ago merchants learned that uniform prices are essential to the gaining and maintaining of the confidence of the public and they believe this policy is equally applicable to wholesaling.

"The jobber can hardly hope to create and maintain the good will of the retailer by a fast and loose price policy. When a retailer buys goods he wants to be reasonably

but because it is sound business policy. He then has a right to expect that the wholesaler will pass such reduction along to the retailer and that the retailer will in turn give the consumer full benefit.

"The retailer is the collector for the producer of the raw material, the manufacturer and the wholesaler, but the customer pays the bill, and he must pay the retailer's salary for collecting it. He is in business to make money for himself, but the only way he can make his business pay is through efficient service to his customers and constructive interest in his community. The merchant who esteems self-interest above the public good is lacking in ideals and ethical understanding. If he expects others to play the game straight with him, he must be ready and willing to tote fair with them.

"It is the retailer's job to see that the customer gets one hundred cents in value for every dollar he spends with him, through honest quality, fair prices, helpful service, and he should also see to it that the manufacturer gets the service that he has a right to expect in the distribution of his products."

Mr. Casey was followed by William Koch, business specialist and lecturer of Kansas City, Missouri, who spoke on the subject of "Getting the Most Out of Customers' Accounts."

The after session came to a close with the annual message of Louis Hirsig of Madison, President Wisconsin Retail Hardware Association. The chief paragraphs of his address are as follows:

Synopsis of Address by President Louis Hirsig.

"It is with pride that I can read this message to you at our Twenty-sixth Annual Convention, because it contains so many deeds of service rendered to those of you who were willing to participate and believe in association work, which is trying to make each of us better merchants and help us to conduct our business so that we will get a fair return for our investment.

"To you who attended one of the



P. J. Jacobs, Re-Elected Secretary-Treasurer Wisconsin Retail Hardware Association.

peak figures were of short duration with practically no sales. When the public reads that a manufacturer's price has declined they have a right to expect the decline will be reflected by their local stores. Such publicity tends to discredit retailers whose prices were never raised to the very high levels that some wholesalers and manufacturers raised theirs to.

"Now should we fail to mention the recent era of buck-passing on the price question. To their credit most hardware manufacturers were not responsible for these baseless criticisms of retailers, but some

sure that he is getting the lowest current price, 'Let the buyer beware' does not appeal to him as it did to the merchant of fifty years ago.

"Each factor in distribution has his burden and his opportunity. The burden and the opportunity can not be shifted. 'Buck passing' may divert attention for a time, but it can not transfer responsibility, and it certainly does not inspire confidence and good will.

"It is the manufacturer's province to reduce the prices of his products, not for altruistic reasons,

thirty-eight Group Meetings arranged for you throughout the state, I am sure you felt well repaid for your time. There were by actual count 1,444 in attendance, making an average of thirty-eight for each meeting, so we feel gratified in our effort.

"Two hundred and sixty-three members sent in their freight bills to be audited, and we were able to collect \$1,911.36. Why don't all of you take advantage of this service?

"The collection department received 191 bills for collection, and \$4,188.79 was collected on these bills that many of you thought the stationery was worth more than the effort. This department is so well organized, if you would send in some of your old sore looking accounts, they would collect twenty times this amount. Again, why don't you make use of this department? It's yours.

"The Secretary's office also gave personal service to over 300 members; giving information as to manufacturers' names of different lines of merchandise, where to buy obsolete repairs, answering legal questions; also giving information on accounting and general store management by mail. A large number of complete accounting systems were sold and installed, and we hope this number will be doubled during the coming year.

"We are fortunate that we have a man like Mr. P. J. Jacobs in our Secretary's office who is known to all of you, and I know, the best known secretary throughout the hardware nation for service and getting things done. Our Assistant Secretary, Mr. B. Christianson, who is devoting his entire time to this association, is the most conscientious worker that I have ever had the pleasure to work with. They have planned the program that will be of interest to you all, and want every one of you to get in on the discussions.

"Now we hear of business ethics as it should be applied in our transactions with the manufacturer and jobber, which is very good and will

be discussed at this convention, but in practicing business ethics, you must not overlook your cash customer. If you are not giving a discount for cash, you are putting a premium on sales on account. Your association of officers have recommended that you give 3 per cent cash discount on all cash sales, or 2 per cent on all accounts paid on or before the 10th of the month, and charge 6 per cent interest after 60 days; and every merchant doing business on these stated terms or modified terms and using the Na-

their ladies by the hardware manufacturers and jobbers of Milwaukee.

Thursday, February 9, 1922.

The morning session of Thursday was spent in the discussion of topics proposed through the Question Box under the guidance of G. W. Schroeder and W. T. Stillman.

Quite appropriately, the afternoon meeting was termed "Buyers' Session," because the dealers spent the time with the exhibitors in the Main Arena, Juneau and Kilbourn Halls of the Auditorium.

The feature of Thursday evening's session was an address on Domestic and World Wide Trade Conditions by Ray Vance, service manager of Brookmire Economic Service, New York City. Some of the instructive things which he said are as follows:

Quotations from Address of Ray Vance of New York City.

"I am going to talk about things which are not pleasant, but in spite of that fact I am bringing to you today a message more optimistic than that of the average financial speaker or writer. It is an unfortunate fact that in times of great prosperity, we have a tendency to go about the country slapping each other on the back, and bringing messages of good cheer to those not particularly in need of them. It is still more unfortunate that just before a period of great prosperity closes, there is a tendency to go on adding to those messages of cheer and confidence at a time when every business manager should rather be warned, that the time for conservatism and liquidation of his surplus stocks has arrived. Perhaps most unfortunate of all is the tendency in times of gloom and despondency to talk of our troubles and the mistakes which we have made in the past, and of the present difficulties resulting from these mistakes.

"I do not want to be understood as minimizing losses which we have already met, nor the difficulties which still exist, but I am not going to spend a great deal of time in talking about these things, for I believe that I am justified in taking



Louis Hirsig, Retiring President Wisconsin Retail Hardware Association.

tional Retail Hardware accounting system will have money in going through this readjusting period to meet his obligations and have a fair return for his investment, and by so doing will be practicing business ethics in his own business.

"No matter how poor or how unsatisfactory your business may be at the present time, there are better times ahead, but you must buy wisely, keep well assorted stocks, encourage building in your community, talk confidence, and take home a message of good cheer, and prosperity will be yours."

Wednesday evening a theater party at the Majestic, Grand Avenue, was given to the delegates and

for granted that each one of you is thoroughly familiar with them and has been thoroughly impressed with their significance.

"Now summing the whole matter up, and giving weight to every factor in the present situation which I am able to measure, it seems to be a matter beyond dispute that the world-wide economic conditions which made the great liquidation of 1920 inevitable have lost their force. I believe thoroughly that the fundamentals for business improvement are present with us, and that the improvement itself waits only for the dispelling of fears whose reasonable grounds disappeared months ago.

"I even believe that the improvement has actually begun in a small way. We were told that 'the year 1921 will reward fighters,' and to a certain extent it did, but that slogan will be far more applicable for the year 1922, for business will be subject to very considerably better surrounding conditions.

"Sometimes it must appear to the retail merchant and particularly to the small town or neighborhood merchant, that so far as general business movements are concerned he is an absolutely negligible factor. Individually taken that is true, but collectively taken the retail merchants of any country are the final army of salesmen who keep the business wheels moving to clear the way for the great productive enterprises, and the accomplishment of the collective army is much or little dependent upon the efforts of the individual.

"The retailers in this great individual army are not subject to discipline and to direct control as are the units of large manufacturing organizations. Apparently the retailer may loaf on the job, or may run his business inefficiently if he so desires. But, fundamentally, that is an entirely false conception.

"We speak of the great power of organization, we speak of what can be accomplished by strict discipline and by force of great leaders, but did you ever stop to think of the extremely small proportion of any individual's activities which are

guided by direct outside compulsion? But how much of his life is determined by the indirect influence of his fellow beings? I dare say that any man who lives in a civilized country, even though he be so law abiding as never to need the absolute 'thou shalt not' of the law, is subject to an indirect social control in practically every phase of his activity.

"The penalty is not if you do thus and so you will be put in jail, or if you do not do thus and so you shall be made to pay a fine. The real penalty is, if you do not do that which fits in with the ideas of the general ideas of the individuals that make up society, then you should be left to stand on the sidewalk and watch the procession go by.

"That, to my mind illustrates the position of the retail dealer. If he speculates for his profits and neglects the sound principles of salesmanship, then he will find his credit cut off, and it will be impossible to go forward in a business way.

"He who is afraid to write off the losses on his over-priced inventories when the period of depression comes along, or, when the possibility of reviving business is at hand, who fears to get an up-to-date, well selected stock ready for the possible buyer will pay the penalty of waiting in an empty store while the trade is taken away by more courageous rivals.

"I am not here to spread any 'buy now' propaganda. I have proved by actual test during the past three years that when I believe conditions are about to get worse, I am equally ready to warn you that conservatism is necessary. But it is my own opinion that the time to fill up your shelves with your stocks, and the time to go out aggressively for business has arrived.

"I believe that business is no longer bound to be bad because great world conditions make it impossible that it should be otherwise, but that the business you will get in 1922 can readily be far better than it has been during the past year. In other words, we are not in a period of prosperity, but funda-

mentals have worked to a point where they will no longer hamper you to secure the immediate beginning of that prosperity.

"This is the time when the value of courage exceeds that of practically all other business assets. Not just foolhardiness but the courage of a man with forward looking vision—the man who had liquidated early in 1920, though he was called a business coward. Men of the same class are disregarding present hard times and are getting ready for better business ahead. Are you going to be in the forward looking class this time?"

Thursday evening at 9:45 o'clock John H. DeWild, manager of the Merchants' Service Bureau of the *Hardware Trade*, St. Paul and Minneapolis, spoke on "How to Build Advertising."

He said that there should be a general wakening among retailers and a clearer realization of the great importance of the proper kind of advertising.

"Dealers who use newspapers," he said, "should be sure to include in every advertisement as wide a variety of merchandise as possible. The variety of goods advertised makes a wider appeal; and the newspaper being a medium of general appeal in itself, the merchant fails to get value received when he slights such an advertising channel.

"An almost unlimited number of small cuts should be in every hardware store for the proper illustrating of the hundreds of items," Mr. De Wild declared.

Store papers were also advocated as an excellent advertising medium, especially where there is no newspaper or where the local paper covers only a part of the trade territory.

Friday, February 10, 1922.

The morning session of Friday was spent in studying the problems presented through the Question Box in charge of L. C. Peck and D. A. Williams.

The main address of this session was delivered by Francis M. Ingler, Professor of Commerce and Business Administration, Lawrence College, Appleton, Wisconsin, who

spoke on "City and Country Co-operation." Some of the gainful ideas of his address are herewith set forth:

Extracts from Address by Professor Francis M. Ingler, Appleton, Wisconsin.

"The farmer has long been studying the matter of production and conservation of his soil. He has for some unknown reason allowed himself to be placed at a disadvantage in marketing his goods. It is possible upon this phase of the question to be able to offer the greatest and possibly the most valuable suggestions.

"Several reasons exist for the poor marketing methods of ruralite. (a) His goods (products) need to be marketed when ready. This is true of all fruits, many vegetables, hogs, poultry and dairy supplies. (b) The absence of a marketing method. (c) At present and for some time to come the farmer faces a 'seller's market.'

"City merchants should seek to help him in all possible ways. In fact it is the obligation of the men here assembled to assist in marketing all salable articles throughout your home county.

"A small firm at Devils Lake, North Dakota, has always made a distinct effort to supply the rural folks with anything they want—and take from them anything they do not want. A farmer came in a short time ago and called for the proprietor to show him a litter of pups saying that he heard he would buy anything. He was a little surprised to find that his pups were bought. This willingness to assist the rural folks with their marketing problems is the best possible way to unite city and country people.

"Trade in city centers cannot flourish unless it is made up in a large part by rural purchases. To instill proper marketing ideas is a step in right cooperative thinking. Rural folks have always condemned the existing marketing machinery. Some abuses have been practiced. The whole machinery should not be condemned because of some abuses. The marketing abuse can not be

corrected by class action nor by selfish legislation. It is only corrected by the hearty cooperation of city and country in deliberate planning for proper distribution.

"Now the city or town which does not organize to sell itself to all the nearby folks is missing a golden opportunity. The opportunity is double headed. It helps the city and country alike. How can the aloofness of the city folks induce friendship and render service to uninvited rural folk? Go out to them. When a retail hardware merchant knows every man within a radius of ten miles, he is starting toward big business. Waiting in the store will catch a shopper occasionally, but it is not aiding the balance sheet at the end of the year."

Election results as follows:

President—L. C. Peck, Berlin.

Vice-President—G. W. Schroeder, Eau Claire.

Secretary-Treasurer—P. J. Jacobs, Stevens Point.

Assistant Secretary—B. Christianson, Stevens Point.

Executive Committee—Re-elected E. W. Staadt, Milwaukee, and W. T. Stillman, Oshkosh, holdovers; William Rathsch, Manitowoc, vice Pahl; D. A. Williams, Waukesha, vice Schroeder.

Conventionalities.

L. Horder, Grant Phillips, Frank Geks and J. W. Patterson did the honors in the booth of the American Steel and Wire Company.

Mark Follansbee, H. H. Wherry and A. L. Peterson showed a very fine line of the sheet metal products of Follansbee Brothers Company, such as portable ovens, stove pipes, elbows, etc.

W. H. Hight and R. H. Calkins were busy showing their new Valet Autostrop Razor which retails at a dollar.

D. E. Cummings, H. F. Pluckham, T. Emory and W. R. Williams had many visitors to look at the new Thatcher warm air furnace.

The unique and very handsome booth of the Milwaukee Corrugating Company was manned by Louis Kuehn, C. Willman, E. A. Tanner, A. H. Schmelzer, A. C. Scheder, T.

J. Evans, J. H. Christman, August Luedke, and R. S. Schneider. Many of the visiting dealers took the opportunity of inspecting the plants of this company and of The Milwaukee Rolling Mill Company, where a fine luncheon was served.

I. D. Allison, salesmanager of the Copper Clad Malleable Range Company, certainly took pride in their new model. When he was not showing its fine points to dealers, he was polishing it off, so as to prevent a speck of dust to rest on it for more than a minute.

In the booth of the Lennox Furnace Company, S. C. Whitcher, Fred Wood, R. T. Wasson and F. Hynds entertained many visitors.

The Quick Meal Stove Company division of the American Stove Company was ably represented by A. M. Rawlings and W. O. Ward.

W. Duffet drew much attention to his stunt of guiding an Auto Wheel Coaster through the crowded aisles.

R. W. Menk, J. P. Brooks, De Witt Van Evera, C. E. Glessner and Arthur Glessner, the latter accompanied by his charming wife, did the honors in the handsome exhibit of the Excelsior Steel Furnace Company.

Louis E. Swane now has charge of the entire Wisconsin territory for the Culter and Proctor Stove Company. He still makes his headquarters at Neenah. J. F. Kelly is the sales manager.

Wesley Johnson, salesmanager, and E. J. Hahn had a fine display of the Titan warm air furnaces of the Standard Foundry and Manufacturing Company. Mr. Johnson reported a car load lot sale by Wednesday noon and quite a number of smaller orders.

The interests of the Monitor Stove Company were looked after by the following Calori C's: S. W. Lanham, I. C. Livingston, Larry Elmer and W. L. Harvey.

Henry E. Schwale, C. F. Mertle A. G. Pomerening ("Pom" for short) and A. F. Luecker, advertising manager, had a busy time demonstrating the fine points of their Gilt Edge warm air furnaces in the

large booth of R. J. Schwab and Sons Company.

"Pom" is boosting something or somebody all the time. If he is not trying to sell GiltEdge warm air heaters, he is promoting the candidacy of "Hank" Bartelt, the 23rd ward sheet metal contractor, for justice of the peace, or some other worthy cause.

Joe Burgess and W. G. Harms had many interested visitors to see the new streak-proof sidewall register, made by Rock Island Register Company.

Dave Feldman, who for many years was a buyer in one of the large Detroit hardware stores, had a fine display of imported cutlery, and reported good sales. Ask Dave where he secured his nickname.

J. Harvey Manny, Fred Bloomfield and Dan Howland took great pride in showing their new line of "Simplex" warm air furnaces as well as the regular line of furnace fittings of the Manny Heating Supply Company.

President F. W. Rodgers, Salesmanager G. A. Leiser, Advertising Manager W. I. Buchanan, assisted by J. E. Benson and D. W. McConaghay of their Wisconsin sales force, had all they could do to take care of the many dealers who wanted to see the handsome Monarch and Paramount ranges of the Malleable Iron Range Company.

Jim Dougherty, J. H. Svoboda and James Murphy had many interested callers at the booth of the Utica Heater Company.

J. G. Knodle, of the Hunter Hardware Company, who has recently perfected the Improved Master Heat Regulator, had many furnace installers inspecting his new device.

H. G. Schworzkopf was featuring the new "make your own price" plan of the Durham Duplex Safety Razor Company.

The one and only Bill Laffin, of the Tuttle and Bailey Manufacturing Company, had a great time visiting with his many friends in the trade who sell T. & B. warm air registers.

E. C. ("Buck") Taylor had a special attraction in his exhibit of

Rudy warm air heaters, in the person of his charming wife. He was also assisted by George Austin, Tom Torr and C. J. Biek. Mrs. Taylor distributed "Brother Jona-thans" to visitors at the Rudy booth.

Among those present was George Carr, of the Carr Supply Company. George has many friends in Wisconsin and he had a fresh story for each one of them. Next time you see George ask him about his encounter with the drunken lumberjack.

Harry W. Smith, who is well known to the hardware merchants who sell kitchen ranges, is now connected with the Matthews Banner Range Company and had a booth where he was busy telling about the interesting features of the new Matthews malleable range.

W. L. Cooper and E. J. Hahn had a fine display of Renown plain and enameled coal and combination ranges.

Clyde Sinclair, F. W. Giese and W. L. Coppenbarger, of the Premier Warm Air Heater Company, did the honors in the spacious booth where the various types of Premiers were exhibited.

John Jungers and his son, H. W. Jungers, of the Jungers Stove Company, had many interested dealers inspecting their new design in kitchen ranges.

M. Hanley and Thomas Pearson, of the Central Heating Supply Company, took care of the dealers who came to inspect the Fox Sunbeam warm air furnaces.

R. W. Blanchard, manager of the Chicago office of Hart and Cooley, had a busy time shaking hands with his many friends who sell H. & C. warm air registers.

Those who had charge of the program as well as those who supervised the planning of the exhibit have every reason to feel proud. The unique form of the program proved very acceptable, because it was much more handy and permitted much more "note taking" than the usual style—the topics and set addresses were well selected and delivered. The arrangement of the exhibit was excellent. Brother Ja-

cobs certainly knows how to get things done and have things go through without trouble.

Meyer Furnace Company had two booths, one for their all steel Weir warm air furnace and another for their new "Warm Home" cast furnace. Salesmanager R. C. Walker, Mr. and Mrs. L. G. Colburn, J. F. Flavette, H. C. Barriger and J. W. Gellenbeck entertained their many callers.

Ed McCabe and George Carr had quite a time telling about their famous dogs, but Ed paid close attention to his exhibit of International warm air furnaces, so that he had to call a halt quite frequently on the reciting of cases showing the wonderful intelligence of his dog, which gave George a chance to get a word in about that equally wonderful lady dog of his.

Conventions This Month

Pennsylvania and Atlantic Seaboard Hardware Association, Inc., Convention and Exhibition, Philadelphia Commercial Museum, Philadelphia, February 13, 14, 15, 16, 17, 1922. Sharon E. Jones, Secretary, 1814 Fulton Building, Pittsburgh.

California Retail Hardware and Implement Association, San Francisco, California, February 14, 15 and 16, 1922. Le Roy Smith, Secretary, 1112 Market Street, San Francisco, California.

Illinois Retail Hardware Association Convention, Hotel Sherman, Chicago, February 14, 15, 16, 1922. Leon D. Nish, Secretary, Elgin, Illinois.

Minnesota Retail Hardware Association Convention, St. Paul, February 14, 15, 16, 17, 1922. H. O. Roberts, Secretary, 1030 Metropolitan Life Building, Minneapolis, Minnesota.

Ohio Hardware Association Convention and Exhibition, Columbus, February 14, 15, 16, 17, 1922. Headquarters, Deshler Hotel. Exhibition, Memorial Hall. James B. Carson, Secretary, 1001 Schwind Building, Dayton, Ohio.

Iowa Retail Hardware Association Convention and Exhibit, Coliseum, Des Moines, Iowa, February 21, 22, 23, and 24, 1922. A. R. Sale, Secretary-Treasurer, Mason City, Iowa.

Michigan Sheet Metal Contractors' Association, Jackson, Michigan, February 21, 22 and 23, 1922. Frank E. Ederle, Secretary, 1121 Franklin Street, S. E., Grand Rapids, Michigan.

Missouri Retail Hardware Association Convention and Exhibition, St. Louis, Planters Hotel, February 21, 22, 23, 1922. F. X. Becherer, Secretary, 5106 North Broadway, St. Louis, Missouri.

South Dakota Retail Hardware Association Convention and Exhibition, Mitchell, South Dakota, February 21, 22, 23 and 24, 1922. H. O. Roberts, Secretary, 1030 Metropolitan Life Building, Minneapolis, Minnesota.

Suggestions and Plans for Window Displays.

Instructive Examples from Exhibits in AMERICAN ARTISAN AND HARDWARE RECORD Window Display Competition.

DESIGNS GAINFUL DISPLAY OF AUTOMOBILE HARDWARE.

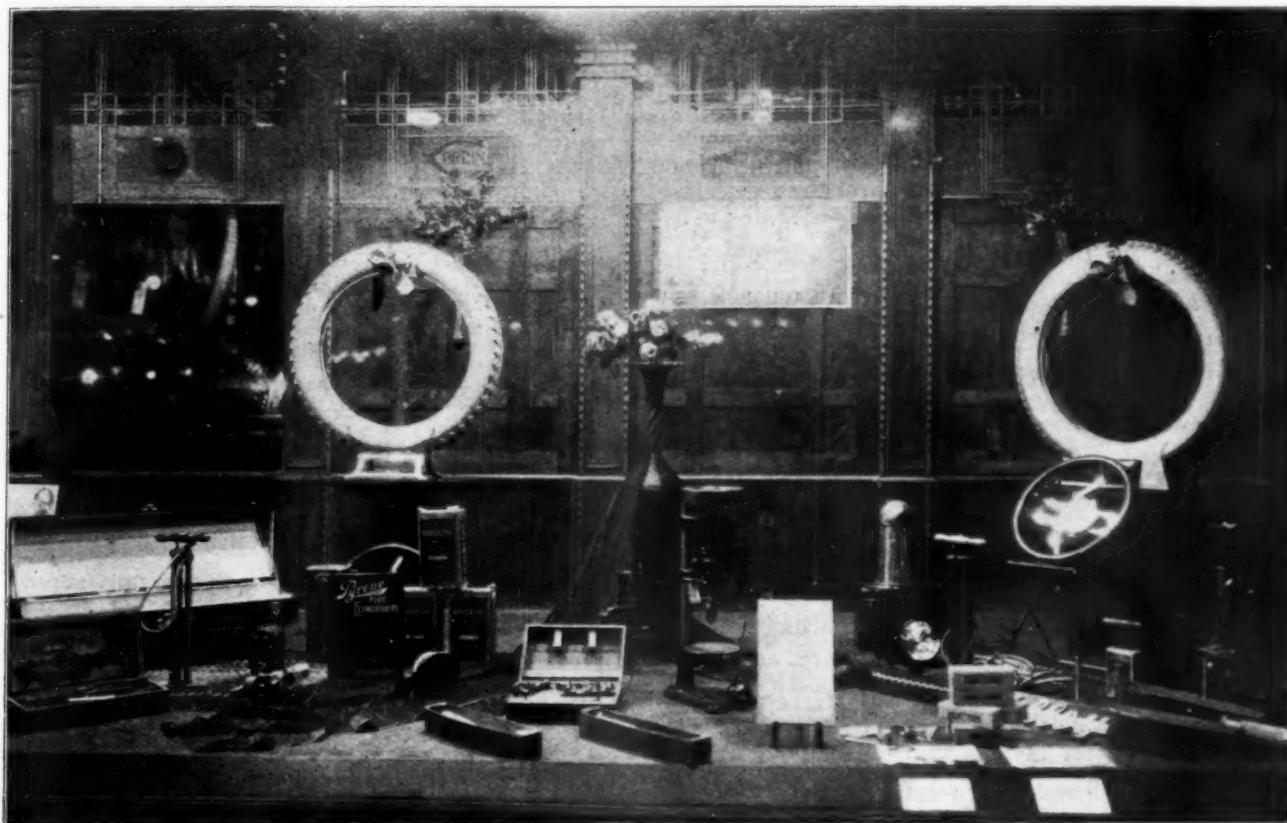
Fortunately for the commercial development of America, there are no binding conditions with moral force of the law back of them to restrict hardware dealers to the sale of goods made from metals.

The hardware dealer is at liberty to carry in stock for sale a wide variety of articles which, strictly speaking, are not hardware.

would not otherwise purchase at the hardware store.

The man who buys his automobile tires from the hardware dealer has already established more or less friendly relations with the owner of the store and is, therefore, inclined to buy his tools, nails, locks, and other things at the same store.

In addition, he is also disposed to advise his women-folk to do their trading there when in need of stoves, vacuum cleaners, washing machines, kitchen utensils, table ware, and many other household requirements.



Window Display of Automobile Hardware Designed and Arranged by M. E. Klasky for Kelley-Duluth Company, 118 North Superior Street, Duluth, Minnesota.

It is to his interest to give service to his customers in every reasonable way.

Therefore, all commodities which have a natural relation to the main stock of a hardware store come logically within the scope of the business.

By far, the greater portion of accessories for automobiles are of the nature of hardware, and, therefore, logically belong to hardware stocks.

The advantage of establishing a department of automobile hardware consists in the widening of the service of the hardware store.

As a natural consequence of this increased scope of service the customers of the hardware store get into the habit of going there for many articles which they

Consequently, from numerous angles of consideration, it is well worth while for hardware retailers to follow the example set forth in the accompanying illustration and put on display in his windows various automobile accessories.

The display of automobile hardware herewith illustrated was designed and arranged by M. E. Klasky for Kelley-Duluth Company, 118 North Superior Street, Duluth, Minnesota.

A study of this window display will disclose that Mr. Klasky observes the principles of advertising. In other words, he considers the window display as an advertisement and takes care not to crowd too many objects upon the attention of the observer.

The goods are liberally spaced so that it is easy for the passer-by to get a comprehensive picture.

Just enough variety is included in the display to suggest that the store is equipped to supply practically all the needs of the automobile owner in the line of accessories.

Blue plush was draped over the pedestal and the lower part of the basket of flowers.

At each end of the background was a standard,

nationally advertised automobile tire, and the name of the tire was prominently displayed upon the placard in the center of the background.

Much attention was given to the lighting of this window and, as a consequence, every object in the display was sharply outlined and free from confusing shadows.

Sales of automobile accessories were increased as a direct result of the influence of this window display.

Window Display Competition Teaches Use of Price Tags.

One of the things which is most frequently accentuated in the experience of window advertising is the gainful importance of the price tag.

This is brought out clearly in connection with AMERICAN ARTISAN AND HARDWARE RECORD Window Display Competition.

You are invited to take part in this contest and to send photographs and descriptions of your best window displays.

You will increase your chances of getting in the first rank by intelligent use of price tags in connection with your window display of commodities.

You will find that no difficulties are encountered in joining this competition.

Read the subjoined rules and then get ready to participate in this educational and valuable contest.

Award of Prizes.

The prizes will be awarded as follows:

First prize, \$50.00 in cash, for the best photograph and description received of window display of hardware or kindred lines.

Second prize, \$25.00 in cash, for the photograph and description second in merit.

Third prize, \$15.00 in cash, for the photograph and description third in order of excellence.

Fourth prize, \$10.00 in cash, for the photograph and description fourth in degree of worthiness.

Conditions of Competition.

The conditions of the competition are as follows:

The photograph must be accompanied by descriptions of how the window displays were arranged and the materials used.

The description is important and hence should be adequate.

These photographs and descriptions may be sent by mail or express, charges prepaid, and must reach this office not later than April 15, 1922.

Address all photographs and descriptions to AMERICAN ARTISAN AND HARDWARE RECORD Window Display Competition, 620 South Michigan Avenue, Chicago, Illinois.

Each photograph and description must be signed by a fictitious name or device and the same name or device must be put in a sealed envelope containing the real name and address of the contestant.

This sealed envelope is to be enclosed with the photograph.

Contestants are permitted to enter as many photographs of displays as they please.

You may enter window display photographs of general hardware, machinists' supplies, builders' hardware, automobile supplies, sporting goods, fishing tackle, house furnishings, cutlery, dairy supplies, stoves, ranges, warm air heaters, sheet metal, or kindred lines.

A Competition Committee of three will be appointed.

One of them will be an expert window dresser and one an experienced hardware man.

This committee will pass upon the merits of all photographs and descriptions received, without knowing the names or addresses of the senders, and will decide the winners of the competition.

AMERICAN ARTISAN AND HARDWARE RECORD reserves the right to publish all photographs and descriptions submitted.

The man who knocks loudest is the man who can not get in.

Represents E. C. Stearns and Company on Pacific Coast.

A salaried representative of considerable production experience has been secured by E. C. Stearns & Company of Syracuse, New York, to take care of their trade on the Pacific Coast in the states of Washington, Oregon, and California.

He is C. Edward Wood, formerly vice-president of the Sprake Sales Agency with offices in San Francisco, Los Angeles, and the Northwest.

In making announcement of the fact, T. M. Gallivan, vice-president and sales manager of E. C. Stearns & Company, says:

"We wish to emphasize that Mr. Wood will not be burdened with lines beyond his capacity and we feel sure in making this connection that it is one which the Pacific Coast trade will generally approve."

Issues Big, Well Illustrated General Hardware Catalog.

Containing more than 1,500 pages, most of them in double column, the new general catalog No. 10 of Geller Ward & Hasner Hardware Company, St. Louis, Missouri, is a model of convenience for the retail dealer.

It is printed on a good grade of paper, with the result that the illustrations show up clearly.

A general alphabetical index, taking up 47 pages, makes the book easy to use for quick reference.

This catalog serves another purpose. In going through its pages the retailer will find articles which he does not carry in stock and which may be added to his assortment with consequent enlargement of his service and profit.

Study and Interpretation of Advertisements.

You Can Make Your Advertisements More Gainful by Avoiding the Faults and Profiting by the Good Qualities of Others.

A single example is worth a whole library of precept.

That is why the advertisement of Sutcliffe Company, reproduced herewith from the *Louisville Times*, Louisville, Kentucky, is hereby strongly commended to hardware retailers everywhere.



Ice Skating—
The Great Winter Sport Is On!

The ponds are all frozen tight. Hundreds of skaters are out daily. Get a pair of Skates now and join in the fun!

Winslow Hockey Skates. \$1.25 to \$6.50
Girls' and Women's Style Skates \$1.25 to \$5.00

Sweater Sale Still Going On

Get a big, warm All-wool Sweater now for skating—at half price!

\$16.00 Pure Worsted Heavy Shaker-knit Coats, with shawl collar	\$8.50
\$13.50 All-wool Sweaters, shawl collars, variety of colors and combinations	\$6.75
\$10.50 Slipovers, best quality shaker-knit weave	\$5.00
\$5.00 Children's All-wool Sweaters, with shawl collars	\$2.50
\$4.00 Children's All-wool Sweaters	\$2.00
\$1.00 Wool Skating Caps	60c
75c Grade Wool Caps	45c

SUTCLIFFE CO.
INCORPORATED
220 S. Fourth—TWO STORES—449 S. Fourth

From many angles of treatment, the power of suggestion has been accentuated in the pages of AMERICAN ARTISAN AND HARDWARE RECORD.

Time and time again hardware merchants have been counseled to take advantage of the immense force at their disposal in the use of association of ideas in advertising and selling.

The Sutcliffe Company advertisement gives a clean-cut example of the use of association of ideas in promoting sales.

Ice skating naturally suggests sweaters and so in the advertisement under consideration, skates and various forms of sweaters and skating caps are logically linked together.

Another virtue of this advertisement is its frank statement of prices.

The allurement of winter sports is never so absorbing as to blot out the thought of price in the minds of those who are thinking of buying skates and sleds.

Therefore, there is an effective balancing of fact and fancy in the advertisement of Baker Hardware Company, reproduced herewith from the *Alliance Leader*, Alliance, Ohio.

An enticing picture at the top of the advertising, occupying more than one-third of the space, stirs



Hail, Day of Winter Sports

Before you go out into nature's glorious playground to gratify your healthy desire for true winter sport, be sure to pay a visit to the Baker Hardware.

SKATES

Union Hardware
Winnipeg
U. S.
All sizes \$1.00 to \$10.00

SELEDS

Champion
Fibre Slides

All sizes \$1.00 to \$2.00

Baker Hardware Company



the imagination and helps arouse desire for the delights of winter sports.

Enough is said in the text of the advertisement to intensify the impression of the illustration.

The finishing touch of practicality, so essential to merchandising in some form or other, is given to this advertisement by the frank quotation of prices.

An uncommonly realistic picture of the advantages of skating is set forth in the text of McGraw's



The Days of REAL SPORT

When the creek is frozen over—when there's good bob-sledding on Scudder's Hill, and when Skinner and Fat and Buck and Joe are all out having the time of their lives, you want YOUR boy to be there, too. You want him to enjoy the crisp, clear air of the Winter's day, so that he gets no tired and hungry, he cleans up the last particle on his plate and sleeps the sound sleep that childhood alone knows.

Sleds, skates, hockey sticks and everything that the boy longs for in winter, are here to choose from.

McGraw's Hardware

MAIN ST AT FRANCIS

Hardware, reproduced herewith from the *Jackson Patriot*, Jackson, Michigan.

The wording has the intimate friendliness which is so difficult to embody in mere type.

The illustration at the top of the advertisement is enhanced in its suggestiveness by this word picture.

Every parent who loves his boy is certain to respond instinctively to so eloquent an appeal.

If there ever is any justification for the omission of prices it can be found in such a clever example as that under discussion.

But even here the persuasion of the appeal could be made conclusive and more easily transformed into actual buying through a statement of prices or range of prices.

Facts of Warm Air Heating and Ventilating.

Reports of Progress in Warm Air Heater Research Work. Ventilating Factories, Theatres and Other Buildings.

Ederle Invites Furnace Makers to Conference in Michigan.

Being fully convinced that it is to the best interest of all concerned that warm air heaters be marketed and installed through the sheet metal and hardware trade, Frank E. Ederle, Grand Rapids, Michigan, Secretary of Michigan Sheet Metal Contractors' Association, has sent an invitation to all warm air heater manufacturers to take part in a conference to be held at 2:00 o'clock Monday afternoon, February 20, in Otsego Hotel, Jackson.

The reasons which prompted the sending of his invitation are clearly set forth in the text of Secretary Ederle's letter to the warm air heater manufacturers. The letter is herewith reproduced:

"After careful observation for the past few years, the writer has come to the conclusion that the sale of furnaces in Michigan is fast drifting to the firms who are installing direct and that each year such firms are gaining in sales which the sheet metal dealer is losing.

"Perhaps the dealer is quite largely to blame for this condition, but it makes no difference who is at fault the fact still remains that the direct installers are getting the business and sooner or later other manufacturers will be compelled to adopt similar selling methods or go out of the furnace business.

"It is my belief that something should and can be done to assist the sheet metal dealer in the sale of furnaces other than is being done at present. I feel that some collective campaign might be devised which would put the backbone in our fellows again and once more swing the business to them.

"And for this purpose I am wondering if your concern would be willing to send a representative to meet with our Trade Extension Board and other firms representa-

tives on Monday afternoon, February 20th at the Otsego Hotel, Jackson, Michigan, the day preceding our annual convention in Jackson, to discuss this very important matter. If so kindly inform me and I will arrange the meeting.

"One thought along this line has been brought out by the Grand Rapids Heating Engineers who have decided to guarantee all installations of their members. On each furnace they bolt a cast iron plate which states that 'This Heating Plant was installed by a member of the Grand Rapids Heating Engineers and they guarantee its proper installation.'

"It is their intention in case of a complaint to inspect the job and if it is found faulty the member who installed it will be requested to make the suggested changes and if he does not comply another engineer will be engaged to do the work and the offending member dropped from membership. This, of course, without expense to the owner."

Sets Dates for Warm Air Heating and Ventilating Convention.

Advance notice of the Eighth Annual Convention of the National Warm Air Heating and Ventilating Association has just been sent out by Allen W. Williams of Columbus, Ohio, secretary of the organization.

April 19 and 20, 1922, are the dates fixed for the meeting.

The sessions will be held in Hotel Winton, Cleveland, Ohio, and, to quote Secretary Williams, "an intensely interesting program and business docket is being prepared."

Becomes Salesman for Premier Warm Air Heater Company.

With years of practical experience and uniform success in the selling end of the warm air heater industry, W. L. Coppenbarger has

joined the staff of the Premier Warm Air Heater Company, Dowagiac, Michigan.

He will represent the Premier people in Illinois territory.

Mr. Coppenbarger was connected for several years with the Beckwith Company of Dowagiac, Michigan,



W. L. Coppenbarger.

and later was Illinois representative for the Rudy Furnace Company of Dowagiac, Michigan.

In addition to a thorough knowledge of warm air furnaces and unusual skill in salesmanship, Mr. Coppenbarger has the happy faculty of making and keeping friends wherever he goes.

He does not look upon his customers as sources of revenue but as people who are to be served honestly, faithfully, and intelligently.

Revises School Ventilation Rulings of Pennsylvania.

As a result of a conference between the Director of School Buildings in Pennsylvania and a committee of the Philadelphia Chapter of the American Society of Heating and Ventilating Engineers, a revision of the rulings applying to ventilation will be made.

The committee's suggestions are as follows:

Air Velocities.

a. *Vertical Supply Flues.* We recommend 500 to 750 feet per minute with a flue depth of not less than 16 inches.

b. *Horizontal Supply Ducts.* Individual ducts 800 to 1,200 feet per minute. Main or trunk ducts 1,200 to 1,800 feet per minute.

c. *Inlet Openings in Rooms.* Velocity over free area of opening 300 to 400 feet per minute.

d. *Vent Flues.* Vent opening and flue from room to be same size as supply flue and opening.

Where a so-called *Unit* system is employed for supplying air to room an individual vent flue should be provided with area of opening and flue the same size as mentioned above.

Toilet Room Ventilation.

Every toilet room or every water closet or urinal compartment shall be ventilated directly to the outer air by a movable window or by skylight with fixed or pivoted louvers.

Every such room or compartment shall have a window or glass skylight not less than 6 square feet in area, and for each additional fixture the area of window or skylight shall be increased at least 1 square foot.

Positive ventilation in addition to the above requirement shall be provided in pupil toilet rooms.

This system shall consist of metal or smooth masonry ducts from the individual toilet rooms or compartments direct to outdoors, and the air movement shall be induced by means of an exhaust fan or by aspiration.

The air volume exhausted shall not be less than 35 cubic feet of air per minute for each water closet or urinal.

If the air is exhausted from within 2 feet of each fixture, the air volume may be reduced to 25 cubic feet of air per minute per fixture.

No fresh air shall be supplied to toilet rooms by mechanical means.

Partial Recirculation of Air.

In order to reduce the cost of installing and operating mechanical systems of ventilation, recirculation of air should be permitted pro-

vided the returned air be purified by an effective chemical or electrical process.

In no circumstances, however, should more than 75 per cent of the total air supply be recirculated and 25 per cent of the total air supply should at all times be taken from out of doors.

Temperature and Humidity Control.

With reference to the temperature and humidity of the air and its control we would suggest the following.

The temperature of the air in the various rooms and spaces with the building shall be maintained at all times during occupancy within the ranges given in the following schedule, except when the outside temperature renders artificial heating unnecessary.

Deg. F.

Class, study, lecture and recitation rooms	64-68
Auditoriums and assembly rooms	64-68
General laboratories, domestic science rooms and manual training rooms.....	64-68
Gymnasiums	55-68
Offices, reception rooms, teachers' rooms, retiring rooms, libraries and lunch rooms	64-68
Corridors	58-65
Playrooms, locker rooms, wash rooms, dressing rooms and coat rooms....	60-66
Toilet rooms	60-66

Control of temperature in rooms shall wherever practical be maintained by automatic means in such manner that its operation does not decrease the air volume required for ventilation.

The relative humidity of the air in the various rooms used for study purposes, shall, wherever practical, be maintained reasonably constant by automatic means, and while the school is in sessions the relative humidity of the air in these rooms must not be less than 40 per cent nor more than 60 per cent except when the outside weather condition renders the latter impractical.

Air Velocities in Gravity Systems.

Regarding velocities in ducts and

flues for gravity systems of heating and ventilating we suggest that the velocities in both the supply and vent systems be limited to not more than 300 feet per minute with a flue depth of not less than 16 inches and an area of not less than 600 square inches, and each vent flue should be provided with an aspirating coil, or stack stove.

Offers Congratulations on the Warm Air Heater Special.

To AMERICAN ARTISAN AND HARDWARE RECORD:

I want to congratulate you upon your special warm air heater number of December 31st.

It is, undoubtedly, the best one you have gotten out, and it covers every phase of the warm air heating industry.

In behalf of our Association, I thank you for it, and wish you continued successes.

Cordially,

ALLEN W. WILLIAMS,
Secretary National Warm Air Heating and Ventilating Association.

Columbus, Ohio, January 12, 1922.

Becomes Salesman for Excelsior Steel Furnace Company.

Thoroughly equipped for the work by years of mechanical and selling experience, DeWitt Van Evera has become a sales representative for The Excelsior Steel Furnace Company, Chicago, in the Eastern Wisconsin territory.

Mr. Van Evera has an extensive mechanical knowledge of heating and ventilating. He will, therefore, be able to advise dealers regarding the most economical methods of installations to secure the best results.

You can find no man who has failed in life for lack of opportunity, but there are plenty who have failed for lack of advertising.

* * *

Advertising multiplies your selling staff and keeps down your expenses in proportion to your profits.

Practical Helps and Patterns for the Tinsmith.

Aids to the Improvement of Craftsmanship and Business.
News from Various Branches of the Sheet Metal Trade.

PATTERNS FOR A TRANSITION ON A CYLINDER.

By O. W. Kothe, Principal, St. Louis Technical Institute, St. Louis, Missouri. Written especially for American Artisan and Hardware Record.

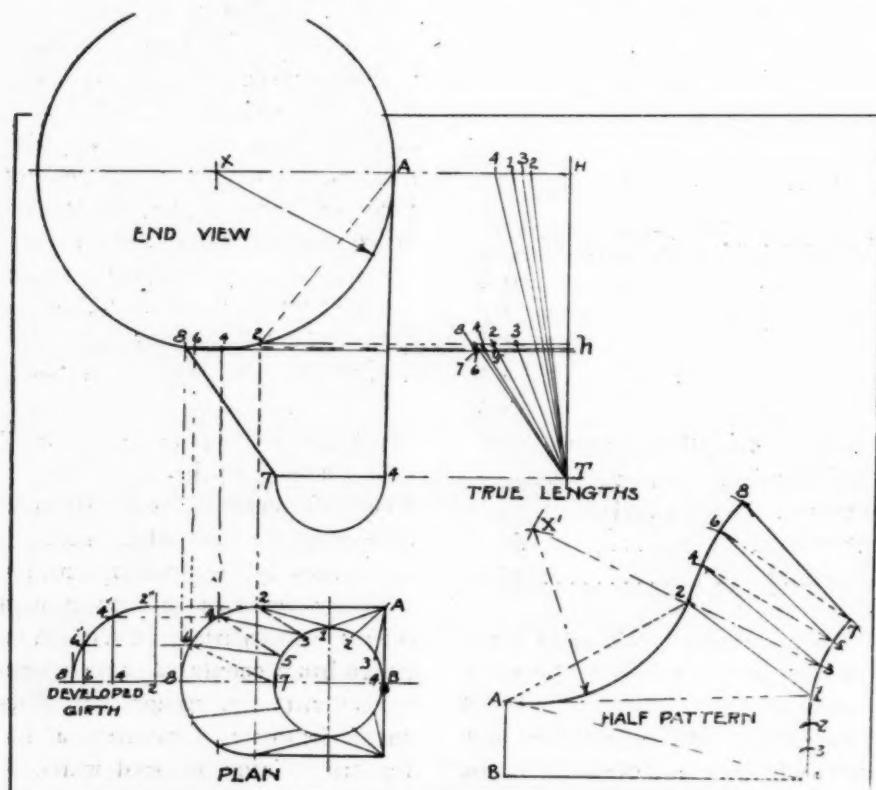
In sheet metal most all sorts of fittings are designed, and in many cases something else would serve the purpose just as well, but as it

erect lines to elevation, and this establishes points 2-4-6-8 in the arc of end view.

Observe this gives us different altitudinal points and so we square these lines over to the true length diagram H-T as at h.

To set out the true lengths, pick the plan lines, as A-1-2-3-4 and set as H-1-2-3-4.

By drawing lines to T you have



Patterns for a Transition on a Cylinder.

is, designs that are made must be developed, and so we have a plan and elevation, and a transition piece.

First draw the end view making the elevation with transition as desired, shown by A-4-7-8.

From this project the plan, and describe the base 7-4 and also the end 2-8.

Divide these curves in equal spaces and draw lines between one point and another, to produce triangles as shown.

From points 2-4-6-8 of plan,

the true lengths for the back of fitting.

Next pick the lines 1-2; 2-3; 3-4, etc., from plan and set on those lines of similar number, as at h in diagram, after which draw lines to T and you also have those true lengths.

Before the pattern can be started, we must make a developed girth, as semi-curve 2-8 fits on the cylinder.

So, pick the spaces 2-4-6-8 from elevation and set on a center line of plan as 2-8.

Erect lines and from each point in plan, square over lines until they intersect those of similar number. This gives points 2"-4"-6"-8.

These spaces are used as girth spaces in developing that portion of the pattern.

To start the pattern, we draw a line as A-2 equal to the dotted line of A-2 of end view.

Pick true length T-2 and using A as center in pattern, strike arc at 1.

Next pick the short line T-2 and using point 2 as center, cross arcs in point 1.

After this, we develop the lower half of pattern separately and then develop the upper half.

So, we describe the arc 2 equal to the space 1-2 of plan and pick the long line T-2 and using A in pattern as center, cross arcs in point 2.

Repeat in this way until point 4 is established.

Then pick the half width of pattern as A-B and set as A-B in pattern.

Now pick the line 4-A from elevation, and using point 4 in pattern as center, cross arcs in point B.

After this, pick the radius of cylinder X-A from end view, and using the points A and 2 in pattern as center, strike and cross arcs as in point X'.

Use this center X' and describe the arcs in pattern as shown, which will give that curve for fitting against the cylinder.

After this, the upper half of pattern is developed in the same triangulation fashion, always working from one point to the other until points 7-8 are established.

Draw lines through intersection and you have the pattern finished.

Laps for seaming must be allowed extra.

The Most Frequent Leaks in Radiators Are Those Which Are Caused by Motor Vibration.

Vibration also Tears at the Tank Proper and Causes Leaks in the Tank Joints and in the Rear of the Core.

NINETEENTH ARTICLE.

THE most frequent leaks in radiators are those caused by motor vibration and by the shake of the car.

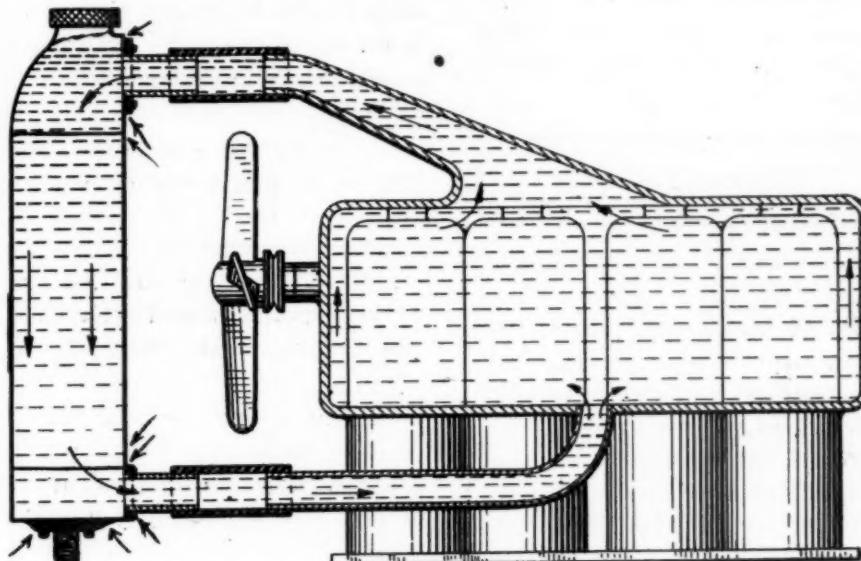
The vibrations re-act on the inlet and the outlet mostly, and a high percentage of leaks will be found around their flanges, as illustrated in the picture herewith.

Radiator hose is used for con-

In tubular constructions the tubes will become loosened in their hold in the head sheets by it.

In cellular constructions it has the tendency to cramp together the upper and the lower rows of the air passages and tear the metal off from the solder joining it to the tank.

Breaks and leaks caused by the



nections between the motor and the radiator, because it is elastic and absorbs most of the force of vibration.

Enough of it remains, however, to cause the heavy metal of which the inlets and the outlets are made, to tear at the rivets and the solder holding them to the tanks, and result in leaks which, though small at first, will become larger and larger and lose more and more water from the radiator.

Especially such leaks around the water inlet, not seen when the car is standing still but losing much water while the car is under way, make the driver wonder why he must re-fill the radiator so often.

Vibration also tears at the tank proper and causes leaks in the tank joints and in the rear of the core.

shake of the car, on the other hand, are to be found mostly at the lower tank, around the stud bolts, and in tubular core constructions the tube ends will become loosened in the headsheets.

Experienced radiator makers obviate these injuries resultant from the car shakes, and many of those due to vibrations, by housing the radiator proper in an independent shell fastened to it by means of elastic channels, shell fasteners, and bolts.

A radiator thusly housed in the shell suffers much less from either vibration or the shake-up of the road. Most of the shocks are absorbed by the channels.

Still, where the channels, which also serve as side supports, are fastened by solder to the tanks, they

become easily loosened, and leaks are caused by the channel-ends rubbing against the tanks.

Similarly, the channels which are held in place by bands extending all around the radiator, are liable to move the bands and cause rubbing against the tank metal resulting in leaks.

Fewest leaks will be found in those radiators having the shell holding to channels which just fit over the radiator sides and hold tight by a fit not allowing of rubbing.

In picture 1, the places marked indicate possible leaks due to the strain of everlasting vibration.

In picture 2, showing a radiator having a nickel plated or German silver independent shell slid over it, the lower head sheet is shown, with tube holes where the most frequent leaks will occur, caused by the radiator shaking along with the car.

Leaks around the inlet, the outlet, the filler tube, the stud bolts and the drain cock, these parts being heavier metal than is the metal of the tanks, and holding to it by wide flanges which are both riveted and soldered to it, are best repaired if the part is taken off entirely, both surfaces cleaned of the old solder and soldered back by the sweating process.

Where the parts are of iron, a piece of new metal, preferably heavy gauge brass should be riveted onto it, covering the flanges; the hole should be cut into the metal allowing for a flange to bend inside of it, and then the whole should be sweated tight with solder before the part is soldered back into its place on the tank.

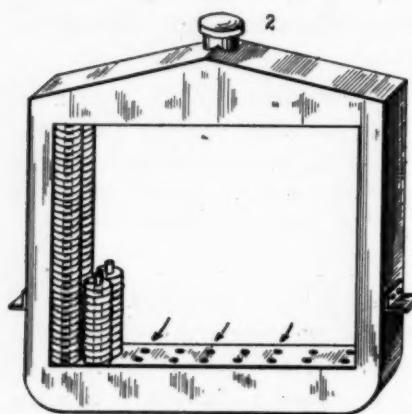
This way of dealing with the leaky inlet and outlet, the stud bolt plates and other heavy parts of the tanks will prove a job that can be guaranteed to last.

Where the radiator fastens to the car frame by means of stud bolts, riveted and soldered directly onto the tank bottom, breaks and leaks will be many.

Once the tank metal is broken around the plates holding the bolts, mere soldering of it will not hold

for long. Neither will the patching up of the breaks be a good job.

No radiator repairer should get into the habit of mere *leak soldering*, because the repair will not be satisfactory and the owner, disgust-



ed at the frequent leaks, repair troubles and time loss, will buy a new radiator instead.

Why not explain to him right at the start that the mere soldering-up of the leak will not be a permanent repair, and that, to make it permanent, will cost him three times as much as the soldering would?

The radiator repairer, it will be found, can make good if he does not content himself with the mere soldering up of leaks.

He will prosper and have plenty of work to do at all times, if he makes it his business to remedy the defects in the radiator to make of it a good radiator, one that will cool and not trouble the owner too often.

(To Be Continued.)

Maintains Adequate Service of Distribution.

Wholly apart from any purely commercial considerations, it is a matter of positive interest to the trade in Michigan to learn that the W. C. Hopson Company of Grand Rapids, Michigan, has just placed orders for a complete stock of Armco Ingot Iron in flat sheets, conductor pipe and eaves trough.

The trouble in many cases with well advertised and highly standardized commodities is that convenience of distribution does not keep pace with publicity and good reputation.

Tradesmen who have been thoroughly convinced from use of the satisfactory qualities of a product are often driven to the verge of frothing at the mouth by the inefficient system of distributing the product. In rush orders, particularly, this effect is most exasperating.

The American Rolling Mill Company of Middletown, Ohio, is, therefore, to be congratulated upon the excellence of the service put into effect by its District Manager, R. C. Todd, and Assistant District Manager, N. L. Pierson, Jr., of the Detroit office, in the care of the Michigan territory.

The leading firms in Detroit, Kalamazoo, Saginaw, and Grand Rapids, are all carrying adequate stocks of Armco supplies.

Notes and Queries

Charles McSherry Company.
From Hamilton Graham Company, Oskaloosa, Iowa.

Please advise us if there is such a firm as the Charles McSherry Company of Philadelphia, manufacturers of the Hercules Shears?

Ans.—Yes, this firm is known as the McSherry Manufacturing Company and is located at Pittsburgh, Pennsylvania.

Angle Iron.
From Ruud and Knain, Northwood, North Dakota.

Where can we buy a small quantity of galvanized or black angle iron in $\frac{1}{2}$, $\frac{3}{4}$ and 1 inch sizes?

Ans.—Joseph T. Ryerson and Son, 2558 West 16th Street, Chicago, Illinois.

Address of Gerts, Lumbard and Company.

From Reckmeyer Hardware Company, Arlington, Nebraska.

Will you kindly give us the address of Gerts, Lumbard and Company?

Ans.—154 West Randolph Street, Chicago, Illinois.

"Perfection" Oil Stove.
From Otto Schuman, Wisconsin Rapids, Wisconsin.

Please let me know who makes the "Perfection" Oil Stove.

Ans.—The Cleveland Metal Products Company, 7609 Platt Avenue, Cleveland, Ohio.

Woods Refined Charcoal Iron.
From Reckmeyer Hardware Company, Arlington, Nebraska.

We would like to know where we can get Woods Refined Charcoal Iron.

Ans.—It is made by Allan Wood Iron and Steel Company, Coshcotton, Pennsylvania, and is handled by Joseph R. Ryerson and Son, 2558 West 16th Street, Chicago, Illinois.

Burners for Brooder Lamps.
From Western Sheet Metal Works, 1606 Avenue A, Scottsbluff, Nebraska.

Where can we buy burners, filler caps and such trimmings for brooders and incubator lamps?

Ans.—Vaughan's Seed Store, 8 West Randolph Street, Chicago, Illinois.

Repairs for Squaring Shears.
From James Wallington, Saranac, Michigan.

Where can I get repairs for a 30-inch squaring shear manufactured by H. C. Gunkel and Company of Newport, Kentucky?

Ans.—You can, no doubt, secure repairs from the manufacturers.

Repairs for Drill Chuck.
From Kenwood Hardware Company, 1321 East 47th Street, Chicago, Illinois.

Please let me know where we can get repairs for a drill chuck made by the Westcott Chuck Company.

Ans.—The Westcott Chuck Company, Oneida, New York.

Tubes.
From Peter Stuaber, 653 18th Street, Milwaukee, Wisconsin.

Will you kindly inform me where I can buy plain or galvanized tubes $\frac{7}{8}$ of an inch by 3 feet plus $1\frac{1}{2}$ inches sufficiently squeezed at one end of each tube to fit snugly into each other. This is to be of 26 gauge metal.

Ans.—A. C. Blancke and Company, 602 West Lake Street, Chicago, Illinois.

Steam Radiator Protectors.
From H. H. Thompson, 821 White Avenue, Grand Junction, Colorado.

Please advise me where I can get steam radiator protectors made of heavy wire netting.

Ans.—Abbott Sheet Metal Works, 816 South Wabash Avenue; Art Metal Radiator Cover Company, 2259 Oakdale Avenue; both of Chicago, Illinois.

Review of Conditions in the Metal Markets.

General Situation in the Steel Industry. Report of Prices and Tendencies in Sheet Metals, Pig Iron, etc.

COPPER BUYERS ARE HOLDING BACK.

Virtually no business has resulted from the lower prices that are being made in the outside copper market. The larger consumers show no interest and are sufficiently well bought to enable them to look on and watch whether the announcement of the proposed resumption of mining and smelting operations will have any further sentimental effect on the market.

These purchases were in many cases caused by the anticipation of the recovery in business and also by the conclusion that the market had reached bottom.

It was also recognized that the drastic curtailment in production had placed the market on a much more stable basis, and notwithstanding that business was very dull in January, the deliveries during that month exceeded the output by a considerable extent.

It was only natural that producers should make arrangements for the resumption of mining and smelting operations, but buyers seem to have imagined that the supply of copper was going to be quickly and substantially increased without making allowance for the fact that it would be at least three months after the mines were resumed before new copper begins coming into the market in refined shape.

We believe that too much is being made of the reports of increased output, and that the producers will so govern their operations that supplies will not prove excessive, and at the same time prevent a scarcity from developing four or five months from now, which would be very much against the interest of consumers and the trade at large.

Some of the purchases during the past few months represented

only the transfer of stock from producers' hands to consumers' hands, but even allowing for that, the consumers have less raw material and less semi-finished goods than they had at this time a year ago.

There has also been a heavy liquidation of the stocks of scrap material during the Spring and Summer of 1921, which were being used to a large extent in place of new metals.

Tin.

Heavy selling pressure, which was augmented after the report of an increase of almost 1,000 tons in the world's visible supply of tin, put prices down during the week in spite of the advance of almost 5 cents in sterling exchange.

Very little Bolivian ore has been received here during the past five months and what was received contained approximately 1429 tons of fine tin, as against arrivals of 6,002 tons during the corresponding period last year.

For this reason the refinery of the American Smelting & Refining Company at Perth Amboy did not operate during January, but is expected to start up soon.

Tin has been going down and up with London, and exchange in its rapid rise lately also is a vital factor in this market.

Spot Straits is a little scarce, the monthly statistics showing a cut in stocks, but the tin situation the world over still is weak on account of the great amount of metal available in proportion to new purchases.

Use in tin plate is fairly good, both in this country and England.

Solder.

Quotations on solder now prevailing in Chicago are as follows: Warranted, 50-50, per hundred pounds, \$21.50; Commercial, 45-55, hundred pounds, \$20.00; and

Plumbers', per hundred pounds, \$18.75.

Lead.

Early in the week the differential of 5 points that the independents have been asking over the price of the leading interest was dropped, and 4.70 cents a pound, New York, ruled.

Later on, the absence of demand softened the market still further, and in the outside market the settling price was lowered 2½ points further to 4.67½ cents a pound for spot, while futures were 2½ points lower still.

The settling price for St. Louis deliveries was well maintained during the week at 4.35 cents a pound but bid and asked quotations were lowered some 5 points.

Zinc.

Zinc dropped a little below 4.50 cents St. Louis and then became steady at 4.50 cents so far as prices are concerned, but the market still is weak.

There was some inquiry for futures early in the week but little business.

The existing conditions that control the situation are the present absence of consuming demand, and the stocks in smelters' hands.

The outlook is for a consumption of probably 250,000 tons in this country in 1921.

The stocks on hand as of January 31st are not yet known.

They were 66,000 tons December 31st, and allowing for some increase in January, amount to probably three months' supply.

One favorable feature is the moderate stocks in consumers' hands at the present time, and the unprofitable level is undoubtedly discouraging production.

Sheets.

Production is better in special sheets than in galvanized, and bet-

ter in galvanized than in common black.

A slight improvement is noted in demand from shops making material for the building trades, such as lathing and ceiling, but in general this trade is between seasons.

The automobile trade is not doing much in sheets but is expected to be more active in the market now that the Chicago show is out of the way.

The trade expects to learn soon who is going to do the buying for the Lincoln factory, and how, now that Mr. Ford has purchased the outfit.

The tonnage will be insignificant compared with the Ford tonnage, but is expected to grow.

Among finished steel products sheets stand at the head of the list in point of steadiness of price and it is fair to quote the market as being well held at 2.25 cents for blue annealed, 3 cents for black and 4 cents for galvanized, with the exception that heavy gauges of blue annealed frequently go on a plate basis instead of blue annealed basis.

It can not be said that the sheet market as a whole is being maintained with the absolute rigidity that prevailed in December.

Divergences from the regular prices are infrequent and usually occur by a mill conceding part of its freight advantage as compared with Pittsburgh basing.

Tin Plate.

Reports from Pittsburgh indicate that spot buying of tin plate is fairly heavy and most large users are booked extensively on future requirements. There is a noticeable lack of forward buying.

However, new purchases by container manufacturers, food packers and others are sufficiently large to make tin plate the leader of all steel products from an operating standpoint.

Old Metals.

Wholesale quotations in the Chicago district which should be considered as nominal are as follows:

Old steel axles, \$13.50 to \$14.00; old iron axles, \$18.50 to \$19.00; steel springs, \$13.75 to \$14.25; No. 1 wrought iron, \$12.50 to \$13.00; No. 1 cast, \$12.00 to \$12.50; all per net tons. Prices for non-ferrous metals are quoted as follows, per pound: Light copper, 7 $\frac{1}{4}$ cents; light brass, 4 cents; lead, 3 $\frac{1}{4}$ cents; zinc, 2 cents; cast aluminum, 9 $\frac{1}{4}$

Pig Iron.

Lake Superior charcoal iron is quoted at \$27 to \$28, furnace, but little demand exists.

Low phosphorus inquiry is slight and the present delivered price on this grade is \$36 to \$37.

Silvers are inactive at the Jackson County price of \$29.50 for 8 per cent.

Hearings at Milwaukee in "Pittsburgh Plus" Case Shows Interference with Competition.

Witnesses Testify That on Steel Shipped from the Chicago District They Had to Pay the Freight Rate from Pittsburgh.

At the hearing this week in the "Pittsburgh Plus" case before the Federal Trade Commission in Milwaukee, Wisconsin, witnesses testified that they suffer from unjust competition in selling steel products wherever they cross the Illinois-Indiana boundary line.

Two Milwaukee manufacturers—R. P. Dickelman of the Pressed Steel Tank Company, makers of cans, barrels, tanks and drums, and S. H. Squier of the Milwaukee Electric Crane Manufacturing Company, which builds steel cranes—testified that they purchased most of their raw steel on a Pittsburgh base price, paying in addition a price equivalent to the freight rate from Pittsburgh to Milwaukee.

On these purchases, they testified, the steel was actually shipped from Gary, Indiana; Indiana Harbor, South Chicago and Buffalo.

M. Dickelman declared that eastern competitors of his company could come to Milwaukee with an actual advantage in transportation charges on steel barrels delivered in the Pressed Steel Tank Company's home town.

The Milwaukee company, he said, could not go East even on an equal basis, because business was so competitive that it could not absorb Pittsburgh plus.

Citing examples, Mr. Dickelman said that by the time his company bought raw steel on the Pittsburgh plus basis, allowed for four pounds waste in manufacturing and shipped

a fifty-five-gallon steel drum back to New York, it cost 40c more than a Sharon, Pennsylvania, competitor paid to deliver a drum there.

The drum sells for \$4, he said. Sharon, he added, received the advantage of geographical proximity to Pittsburgh mills, while the Milwaukee concern had no such advantage because of being close to Chicago and Gary mills.

The result was, the witness continued, that his company was eliminated from selling in the East, except on some patented special products.

Mr. Dickelman testified to similar disadvantages of 45 $\frac{3}{4}$ cents in Pittsburgh, 8 cents in Chicago and 11.4 cents at Pacific coast points.

Mr. Squier, in his testimony, said that the bulk of his concern's steel is purchased from the Illinois Steel Company, a subsidiary of the Steel Corporation, on the Pittsburgh base.

Deliveries up to 85 cents of its total purchases are made to the company from the Illinois Steel Company's mills in Gary, Indiana, South Chicago and Milwaukee.

"Does this influence your business in competition with eastern factories?" Attorney Steinhauer asked.

"This practice handicaps us. Due to the fact that we must pay the equivalent of freight charges from Pittsburgh, we get absolutely no advantage from our proximity to the mills in Chicago," Mr. Squier replied.